

# DOLLARS & SENSE

Spring 2016



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## New Inver Grove Heights Office To Open May 9

Ideal Credit Union's new Inver Grove Heights office at 7791 Amana Trail, in the Argenta Hills development next to Target, is on track to open Monday May 9, 2016. The new office will be approximately 3,000 sq. ft. and will offer 24/7 drive-up ATM lanes for deposits and withdrawals, a full-service teller counter inside, coin counter and three offices for new accounts and member service discussions. Argenta Hills is located at the intersections of Highway 55 and South Robert Trail.

As previously announced, we will be moving our office from West St. Paul to Inver Grove Heights. The West St. Paul property has been sold and will be redeveloped. We are excited about the move as access at the West St. Paul location is difficult and sometimes dangerous on Robert Street. We have been limited by the size and age of our building and the elevation of the lot. The

building is outdated and becoming more expensive to maintain. The last day for business in West St. Paul will be Saturday May 7, 2016.

The new Inver Grove Heights office is conveniently located off of South Robert Trail in the Target parking lot. You'll enjoy easy access, plenty of free parking and the same friendly staff, just down the street from our current location.

Ideal CU has also purchased land in Stillwater and will construct a similar branch at 2020 Washington Avenue. A completion date has not been set, but is anticipated for the fall of 2016.

**Visit [www.idealcu.com](http://www.idealcu.com) for updates on both new locations.**

**Ideal Credit Union's new Inver Grove Heights branch will open its doors on Monday, May 9th.**





## President's Corner



**Brian Sherrick**  
President

# Giving Back, Filling Voids

As an active community partner, Ideal Credit Union supports a variety of important causes that help fill a void and bring essential services to those in need. We also work to create awareness of these opportunities to help in our communities and encourage members and local residents to get involved.

One of these causes is the MN Brain Tumor 5K. For the past 5 years, Ideal Credit Union and the Ideal Community Foundation have helped ensure dollars are available to conduct a successful event and encourage others to get involved. Event organizers, spearheaded by a dedicated group from Ideal – co-director Jennifer Hanson, social media guru Jason Fihn, Melissa Dickhausen and Michelle Youngquist – have worked hard to build on past successes and create greater awareness and participation. As a result, the 2015 MN Brain Tumor 5K exceeded all expectations, attracting 1,700 participants and raising an astounding \$146,976 for brain tumor research.

Organizers attribute the success of the 2015 event to the increased use of social media, extraordinary teamwork and generous support from sponsors like Ideal Credit Union and the Ideal Community Foundation. The credit union strongly encourages employees to volunteer at the event. Ideal has a large group of volunteers who have been on board since the inception of the MN Brain Tumor 5K. Employees keep coming back and want their spots. They enjoy helping register participants, help teams find each other and take in all the stories of those who have beat brain tumors, those we have lost as well as those currently in the fight.

The MN Brain Tumor 5K provides a unique opportunity to bring together a diverse group of individuals who share one common bond – the compelling desire to remember and honor those struggling with or lost to brain tumors. Successful coordination to ensure the event runs as smoothly as possible allows for future growth. The outpouring of support from Ideal CU employees, family members, neighbors, friends and the community at-large shows just how important this event is to many caught up in the battle. I invite you to join us at this year's event, scheduled for **Sunday, May 15 at Lake Phalen in St. Paul**. To register, contribute or learn more, visit [www.mnbraintumor5k.com](http://www.mnbraintumor5k.com).

Brian Sherrick

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**Editor:** Cindy Kurtz

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Fax.....651-773-2901  
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[www.idealcu.com](http://www.idealcu.com)

# Exciting New Tool to Shop-Switch-Save

Move your auto loan to Ideal Credit Union and choose a new payment and term that works for you. Our intuitive LoanGEN comparison tool puts you in the driver's seat, allowing you to reset the term of your loan and decrease your monthly payment. It's never been easier to:

- Lower your monthly payment
- Take control of your auto loan rate and term
- Enjoy no payments for up to 60 days<sup>^</sup>
- Take advantage of rates as low as 2.14% APR\*

Visit [www.idealcu.com/mn-auto-loan-refinance](http://www.idealcu.com/mn-auto-loan-refinance) to get started.

\*APR= Annual Percentage Rate. Actual rates based on applicant's payment and credit history. Rates effective March 1, 2016. Quoted APR is best available rate for model years 2010 and newer for a 24 month term; rate may be higher depending on factors such as credit history, repayment term selected, amount financed and mileage of vehicle. Slightly higher rates are available for terms to 72 months. Example of payment, pay \$42.61 per month per \$1,000 borrowed for 24 months at 2.14% APR. Rates are subject to change at any time.

<sup>^</sup>Skipping payments for the first 60 days will increase the amount of interest you pay and will take you longer to pay off the loan. The regular loan payment will begin within 60 days of the date your loan is funded.



## 2016 Annual Meeting Set for April 28

Join us on Thursday, April 28, 2016 as we review the highlights of the past year and share our vision for the future. **There will be two ways to participate** this year and **ALL attendees will receive a \$10 incentive and be eligible to win \$2,500 in door prizes, including a \$1,000 Grand Prize for one lucky attendee!**

**1) Participate via audio conference.** You must register **IN ADVANCE** to call in. A secure registration form will be available at [www.idealcu.com](http://www.idealcu.com) from **April 1 to April 21, 2016**. Audio conference instructions and dial-in information will be sent via email once the registration period has ended. Please note this will be in listen-only mode and all lines will be muted.

**2) Attend in person.** The event will be held at our Woodbury office, 8499 Tamarack Road. Registration will be held from 5:00 p.m. – 6:00 p.m., with the Business Meeting starting promptly at 6:00 p.m. **You must be registered** before the Business Meeting begins. No tickets are needed for the event and light refreshments will be served.

**Incentive** – A \$10 incentive will be given to all participants, both in person and via audio conference.

**Door Prizes** – A total of \$2,500 in cash will be given out in the following amounts:

- 1-\$1000 Grand Prize
- 2-\$500 Prizes
- 5-\$100 Prizes

Winners will be selected at random from both audio and in-person attendees.

### Board of Directors

All nominations for the Board of Directors were to have been received by February 1, 2016. The only letters of intent received were from the incumbent members Laurie M. Ludwig, Peter S. Olsen and Robert E. Vance, Jr. Therefore, no board election will be held at this year's event and all three are reelected to three-year terms.

For more information on the 2016 Annual Meeting, visit [www.idealcu.com](http://www.idealcu.com).





At 494-Hwy 52, you may have seen our “Delivering Kindness” billboard, which highlights our 13 year relationship with the Meals on Wheels program. Ideal CU volunteers have not missed a Thursday delivery since our partnership began in 2003.



## Your Money Handling Market Volatility

**Wealth Advisors**  
located at Ideal Credit Union  
651-773-2876

Conventional wisdom says that what goes up must come down. But even if you view market volatility as a normal occurrence, it can be tough to handle when your money is at stake. Though there's no foolproof way to handle the ups and downs of the stock market, the following common-sense tips can help.

Diversifying your investment portfolio is one of the key tools for trying to manage market volatility. Because asset classes often perform differently under different market conditions, spreading your assets across a variety of investments such as stocks, bonds, and cash alternatives has the potential to help reduce your overall risk. Ideally, a decline in one type of asset will be balanced out by a gain in another, though diversification can't eliminate the possibility of market loss.

One way to diversify your portfolio is through asset allocation. Asset allocation involves identifying the asset classes that are appropriate for you and allocating a certain percentage of your investment dollars to each class (e.g., 70% to stocks, 20% to bonds, 10% to cash alternatives). A worksheet or an interactive tool may suggest a model or sample allocation based on your investment objectives, risk tolerance level, and investment time horizon, but that shouldn't be a substitute for expert advice.

As the market goes up and down, it's easy to become too focused on day-to-day returns. Instead, keep your eyes on your long-term investing goals and your overall portfolio. Although only you can decide how much investment risk you can handle, if you still have years to invest, don't overestimate the effect of short-term price fluctuations on your portfolio.

When the market goes down and investment losses pile up, you may be tempted to pull out of the stock market altogether and look for less volatile investments. The modest returns that typically accompany low-risk investments may seem attractive when more risky investments are posting negative returns. But before you leap into a different investment strategy, make sure you're doing it for the right reasons. How you choose to invest your money should be consistent with your goals and time horizon.

For instance, putting a larger percentage of your investment dollars into vehicles that offer safety of principal and liquid-

ity (the opportunity to easily access your funds) may be the right strategy for you if your investment goals are short term and you'll need the money soon, or if you're growing close to reaching a long-term goal such as retirement. But if you still have years to invest, keep in mind that stocks have historically outperformed stable-value investments over time, although past performance is no guarantee of future results. If you move most or all of your investment dollars into conservative investments, you've not only locked in any losses you might have, but you've also sacrificed the potential for higher returns.

A down market, like every cloud, has a silver lining. The silver lining of a down market is the opportunity to buy shares of stock at lower prices. One of the ways you can do this is by using dollar-cost averaging. With dollar-cost averaging, you don't try to "time the market" by buying shares at the moment when the price is lowest. In fact, you don't worry about price at all. Instead, you invest a specific amount of money at regular intervals over time. When the price is higher, your investment dollars buy fewer shares of an investment, but when the price is lower, the same dollar amount will buy you more shares. A workplace savings plan, such as a 401(k) plan in which the same amount is deducted from each paycheck and invested through the plan, is one of the most well-known examples of dollar-cost averaging. Dollar-cost averaging does not assure a profit and does not protect against loss in declining markets. Since dollar-cost averaging involves continued investing regardless of fluctuating securities prices, you should consider the ability to continue purchases over an extended period of time.

The right approach during all kinds of markets is to be realistic. Have a plan, stick with it, and strike a comfortable balance between risk and return. Don't hesitate to get expert help if you need it to decide which investment options are right for you.

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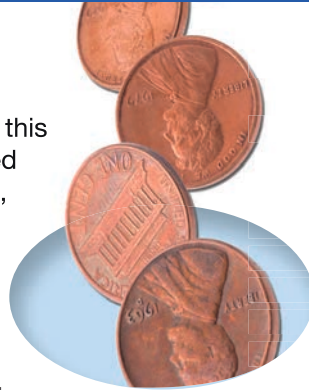
**Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

# Get Wiify – Get What’s in it for You!

● **The Credit Union Board of Directors is accepting applications for the Supervisory Committee.** Qualified candidates would serve in this highly confidential capacity for 3 years. Interested members should write to: Chairman of the Board, Ideal Credit Union, 8499 Tamarack Road, Woodbury MN 55125. Please include your resume and a short paragraph on why you are applying. Deadline is May 1, 2016.

● **Payroll can be a daunting, time consuming job without the right tools in place.** Ideal Credit Union can help make it easy thanks to our partnership with ADP, the industry leader in payroll processing, employee time management, tax payments and human resources support. Partnering with ADP means you get solutions with the latest technology – so you can focus your limited time and resources on your business, not back-office administration. **ADP can provide assistance regardless of the size of your business.** To add payroll processing and more contact Commercial Services at 651-747-8900 or email [commercialservices@idealcu.com](mailto:commercialservices@idealcu.com).

● **Apple Pay now available for both Ideal CU debit and credit cards.** To add your Ideal debit or credit card, you'll need an iPhone® 6 or iPhone 6 Plus with iOS 8.1 or later. Open the Passbook® app, swipe down and tap the plus sign. Use your iSight® camera to enter the card, or add it manually. For security reasons, we may need additional verification to activate your card on Apple Pay. If this occurs, please call us at 800-247-0857 during our business hours.



## Small Change

● Open a new **Ideal CU Blue Rewards Visa Credit Card** and earn 1,500 BONUS Rewards points when you spend over \$1,000 within the first 60 days of opening. Earn one point for every dollar charged in new net purchases. Points can be redeemed for exotic travel adventures and high-end merchandise. Through [www.curewards.com](http://www.curewards.com), you can track your points, create a wish list and browse more than 500 merchandise options and travel packages. Apply online at [www.idealcu.com](http://www.idealcu.com).

● **Contributions to Casual for a Cause.** Members are invited to contribute to your credit union's "Casual for a Cause" fundraiser for local charities. Upcoming causes in 2016 will be:

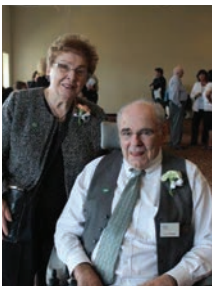
- **January – March:** Meals on Wheels
- **April – June:** Local Area Food Shelves
- **July – September:** Local Veteran Outreach
- **October – December:** Coats for Kids

Please reach into your hearts and wallets to help make a difference in our community.

Thanks to the support of our members, staff and shared branch guests, plus a \$1,000 match from Ideal, your credit union raised over \$2,000 in February during the Credit Union for Kids, Chain of Heart Campaign. The funds collected benefit Gillette Children's Specialty Healthcare in St Paul. Every year, nearly 25,000 patients visit Gillette because of their unique focus on disabilities and complex medical conditions.



## James C. Bryan Retires from Board



After 45 years on your credit union's Board of Directors, former Chairman James C. Bryan has retired. He first joined the credit union in 1948 and was elected to the board in 1971. He has served on the Asset & Liability Committee, Member Services Committee, served as chairman of the Policy Committee for 15 years, vice chair of the board for 13 years, and chairman of

the board for 15 years. He regularly attended chapter, Minnesota Credit Union Network and CUNA events, programs, leadership conferences and Hike the Hill visits to keep on top of changes and trends in the industry and lobby for credit union-friendly legislation.

During his tenure, Jim supported many of the progressive changes that have taken place, including the introduction of checking accounts, debit cards, online banking, the construc-

tion of new branches, our community charter and our recent name change. He is a firm believer in the cooperative spirit of credit unions and our "people helping people" philosophy. In addition to his credit union involvement, he has also volunteered his time and talents to help with civic, church and community activities.

Jim was named *Outstanding Credit Union Volunteer of the Year* by the Minnesota Credit Union Network in 1999. In February of this year, Jim was inducted into the CU House Hall of Leaders in Washington, D.C. Members of the Hall of Leaders have shown commitment that inspires others in the credit union movement. Inductees include board chairmen, league presidents, credit union CEOs, league board members, and volunteers.

Thank you Jim for your commitment to the members of Ideal Credit Union. Your leadership and dedication are greatly appreciated.



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## Holidays Hours

### All Offices Closed:

Monday, May 30, 2016 –  
Memorial Day

Monday, July 4, 2016 –  
Independence Day

## Office Hours

### Lobby

9:00 a.m. – 5:00 p.m. Mon, Tues,  
Thurs & Fri

10:00 a.m. – 5:00 p.m. Wed

9:00 a.m. – 12:00 p.m. Sat

### Drive-thru

9:00 a.m. – 5:30 p.m. Mon – Fri

9:00 a.m. – 12:00 p.m. Sat

### Contact Center

8:00 a.m. – 5:00 p.m. Mon – Fri

## Office Locations

3225 Denmark Avenue  
Eagan, MN 55121

14750 Victor Hugo Blvd N.  
Hugo, MN 55038

### - Opening May 9

7791 Amana Trail  
Inver Grove Heights, MN 55077

2401 N. McKnight Road  
North St. Paul, MN 55109

### - Closing May 7

1725 S. Robert Street  
West St. Paul, MN 55118

8499 Tamarack Road  
Woodbury, MN 55125

**651-770-7000**  
**www.idealcu.com**

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## Buying or Selling a Home? Attend a Free Monthly Seminar First

Mark your calendars for Ideal CU's FREE Home Education Seminar series. Whether you're a first-time buyer, or looking to sell your home, we've got you covered with expert advice from Ideal CU's Senior Mortgage Loan Advisor Kathy Glashan and local real estate, home staging and insurance professionals ready to help you live – or sell - the American dream.

All seminars will be held from 6:00 p.m. – 8:00 p.m. Refreshments will be served. Space is limited so reserve your seat at [www.idealcu.com](http://www.idealcu.com) or call 651- 747-HOME (4663).

### Home Buyers Seminars

**Thursday, April 14, 2016**

**Thursday, August 18, 2016**  
Country Inn and Suites  
3505 Vadnais Center Drive  
Vadnais Heights MN 55127

**Thursday, May 19, 2016**

Country Inn and Suites  
3035 Holiday Lane  
Eagan MN 55121

**Thursday, July 14, 2016**

Country Inn and Suites  
6003 Hudson Road  
Woodbury MN 55125

**Thursday,  
October 20, 2016**

Lexington Inn & Suites  
2000 Washington Ave  
Stillwater MN 55082

### Home Selling Seminars

**Thursday, June 23, 2016**

Country Inn and Suites  
3505 Vadnais Center Drive  
Vadnais Heights MN 55127

**Thursday,  
September 22, 2016**

Country Inn and Suites  
6003 Hudson Road  
Woodbury MN 55125



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