

What's Going On? IMPORTANT DATES & TIMES

Take advantage of our
FREE INFORMATIONAL SEMINARS!

STUDENT FINANCIAL AID SEMINAR
Thursday, November 12, 2015
6:30PM

We are partnering with St. Cloud State University on Thursday, November 12th to host "Student Financial Aid." We will also have experts on hand to answer questions about student loans and college savings plans.

SOCIAL SECURITY FACTS SEMINAR
Tuesday, December 15th, 2015
6:30 PM

Get the facts about "Social Security" on Tuesday, December 15th. Our guest expert will discuss what to expect when collecting social security benefits.

Both seminars are held in our lower level Community Room in the St. Cloud branch at 6:30 p.m. Please contact Ann Frost to register at (320) 258-2179.

Other Important
EVENTS IN THE COMMUNITY!

SANTA IS COMING TO TOWN!
Saturday, December 19th, 2015

St. Cloud Federal Credit Union is honored to host Santa and Mrs. Claus on Saturday, December 19th. Members young and old will enjoy the opportunity to share their Christmas wishes and take photographs with the big guy.

- Santa will be at the Sartell branch from 9:30 a.m. – 10:30 a.m.
- Santa will be at the St. Cloud branch from 11:00 a.m. – Noon

TOYS FOR TOTS TOY DRIVE

Be sure to bring a Christmas toy for a boy or girl in need this holiday season. Visit any of our branches for a "Toys for Tots" deposit bin.

GET READY FOR HOLIDAY GIFT-GIVING!

Now is the time to purchase Visa gift cards for holiday giving at any of our branches. Also available are crisp two-dollar-bills for stocking stuffers!

Please Note Our HOLIDAY HOURS

– CLOSED –
THANKSGIVING DAY
Thursday, November 26

– OPEN –
CHRISTMAS EVE DAY
Thursday, December 24 until 1 p.m.

– CLOSED –
CHRISTMAS DAY
Friday, December 25

– CLOSED –
SATURDAY
December 26

– CLOSED –
NEW YEAR'S DAY
Friday, January 1, 2016

SPECIAL ANNOUNCEMENT

Privacy Disclosure ENCLOSED

Enclosed with this newsletter is a copy of our Privacy Disclosure. This policy is to help you understand how we collect, share and protect your personal information. Please let us know if you have any questions!



\$10,000 IN SCHOLARSHIPS Available for Credit Union Members

We believe in education and helping our members be successful! We are participating in the following scholarship program hoping one of you will win:

The Family Involvement Council (FIC), a committee of the Minnesota Credit Union Foundation, will be awarding \$10,000 in scholarships to 16 credit union members for the 2016-2017 school year. Applications are being accepted on the FIC website through February 1, 2016.

For more information and to apply for the scholarship, visit mnfic.org

Visit Us!



Bank on a *meaningful* difference

ST. CLOUD BRANCH
3030 1st Street South
St. Cloud, MN 56301

SARTELL BRANCH
1716 Pinecone Rd S
Sartell, MN 56377

Have feedback or suggestions? Contact Us at:
participate@stcloudfcu.coop • www.stcloudfcu.coop
(320) 252-2634 • (888) 252-2634



LOVE TO SAVE MONEY?

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. You can save on exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts, you should too!

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each).
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more.
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop.
- The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan



Skip Your: LOAN PAYMENT

- Take advantage of our "Skip a Loan Payment" offer!
- Skip a payment by January 30th for some extra cash.
- \$35 fee with \$10 donated to a worthy community cause.

Mortgage and Equity loans are not included, some qualifications may apply.



ST.CLOUD
FEDERAL CREDIT UNION

Member News

For Members of St. Cloud Federal Credit Union | FALL 2015

Bank on a *meaningful* difference

– Check Out Our –
NEW LOOK

Our Members: **AMAZING PEOPLE**

Our members inspire us over and over again as amazing people who contribute in unique and interesting ways. This section of our newsletter highlights one amazing member. Please let us know if you would like to nominate a member for future articles with an email to: participate@stcloudfcu.coop

Introducing Our Amazing Member: Joanne Hoekstra

Joanne Hoekstra has been a member for over eight years and was recently awarded the “Presidential Lifetime Achievement Award” signed by President Barack Obama. She was one of four volunteers to receive this award in 2015.

Joanne also received the Waite Park Unit 428, District 6, “Unit Member of the Year” award for Minnesota in July, and was awarded an all-expense paid trip to the American Legion Auxiliary national convention in Baltimore, Maryland, this fall. Those recognitions were for volunteering at the Waite Park American Legion Auxiliary, fund raisers and special events, and at the Veteran’s Administration Medical Center (VAMC or VA Hospital).

Joanne’s volunteerism spans countless hours and years of service! The majority of Joanne’s volunteerism is with the local American Legion and the VAMC. She believes deeply in giving back to our country and our veterans with roots that go back to childhood with a brother, uncles, a nephew, her husband, and son-in-law all being

veterans. When asked why she has volunteered so much throughout her life, Joanne responded, “They are so appreciative of a friendly smile and a hug; I love to see their smiles, and all of them have become like a family to me!” She believes that taking time to connect with people is very important and that volunteerism “fills up your life, you have to do it!”

When Joanne isn’t volunteering, she loves to collect birdhouses, dolls, and books; and prepare meals for her family. ♦

IF YOU ARE INTERESTED IN LEARNING MORE ABOUT VOLUNTEERING WITH OUR VETERANS, PLEASE CONTACT THE AMERICAN LEGION AT (320) 252-7880 OR THE ST. CLOUD VAMC VOLUNTARY SERVICE OFFICE AT (320) 255-6365.

Inside This Issue:

2 Organizational Update

3 Educational Corner

4 Recent Events

5 Important Dates & Times

Also: Holiday Hours, Skip Your Loan Payment, CU Rewards, and \$10,000 in Scholarships

✈ Enter For a Chance to ✈
**WIN A TRIP
FOR TWO!**

See Page #3 for Details

Our industry is changing

YOUR CREDIT UNION WILL REMAIN STRONG!

Change is happening: multi-billion dollar banking institutions have become a norm, google wallet, apple IPay, Samsung pay, bitcoin as a potential new currency - need I go on? I believe the banking industry will see more change in the next ten years as technology and consumer expectations continue to increase. What does this mean for our credit union? I say, in partnership with our members - *tremendous opportunity!*

As our industry changes, your credit union will adapt and offer the products and services our members need, value, and request. That said, what will never change is what our competitive advantage has always been: our commitment to strong core values and unwavering principles to always do what is right for you, our member. No matter the changes, what made this credit union great will be what continues to help us flourish into the changing future of how banking is done.



Jed A. Meyer
President and CEO

We love building relationships with our members when they come into our branches in person. At the same time, our continued investment in virtual banking solutions provides us the ability to service our members' banking needs anywhere that they are. While we remain committed to increasing the number of physical locations for our members, we also know that with the advancement in technology *gone are the days where our members should feel*

the need to bank with a large national bank just because those banks have more locations.

St. Cloud Federal Credit Union remains 100% local, supporting our community in all that we do. We strive to know each of our members by name, our delivered value to our members is more than just a product or service but rather the relationship we provide, and we want each of our members to utilize us as their primary financial institution. Our job is to continually improve to ensure our members have no reason to think of doing any of their banking anywhere else, and I think we are well poised moving into the future to do so.

We will invest in the changes our industry demands moving forward, but will never forget to *see our members as people and remember that the opportunity to make a meaningful difference* for you individually is our future catalyst. We will continue to listen to you, hear your needs, and make investments based on what you tell us rather than a bottom line. That is the power of our cooperative.

As your CEO I believe it is important for me to speak what I believe, but also it is equally important for me to follow through in action on those beliefs. Thus, I would like to ask our members to answer the following two questions.

PLEASE EMAIL ME DIRECTLY AT
PARTICIPATE@STCLOUDFCU.COOP
WITH ANSWERS TO THE FOLLOWING
TWO QUESTIONS:

Q If you are currently still banking with a large national bank on top of your credit union relationship, please tell me why? This will help us continue to strive to build your credit union into a place where you will be able to do all of your banking.

Q Have you referred your son, daughter, or grandchild to become a member of our credit union? If not, why? As many differences as the millennial generation may have, one thing remains true is that they come to their parents, grandparents, brothers and sisters for advice on where to start banking.

Your feedback is and always will be crucial to our success. The financial industry is rapidly changing; yet, you can count on us to continue to strive to do all we can for you today, be tenacious about increasing our ability to do more for you tomorrow, and our members will always benefit from being a member at St. Cloud Federal Credit Union.

Thank you for your voice in helping to make your credit union grow and prosper!

Sincerely,

Jed A. Meyer
President and CEO

New EMV CHIP CARDS

In response to recent security breaches at popular nationwide retailers, the financial industry continues to implement additional security measures to protect consumers. Currently, American financial institutions are adopting European EMV secure chip cards in replace of the old standard magnetic strip credit and debit cards. There is a lot of confusing information circulating about the new EMV chip cards. As your faithful financial guide, our goal is to provide trustworthy information you can rely on. Here are some commonly asked questions...

Is this new chip card more secure than the magnetic strip card?

Yes! EMV cards contain a mini computerized chip which creates a unique identifier for each and every transaction. Even if the identifying information is stolen, it cannot be used again for another transaction. Magnetized strip cards contain the same information for each transaction.



If the retailer’s point of sale terminal contains both options, what will I do?

When in doubt, simply swipe your card and chip-enabled terminals will prompt you to insert it instead. Using the chip helps reduce the risk of card fraud. Chip cards must be inserted and left in the terminal until the sales associate or terminal confirms the transaction is approved.

Besides additional security, what other benefits will I gain from having a chip card?

The new EMV chip card, which stands for “Europay, Mastercard and Visa,” originated in Europe. Your chip card allows you to pay at domestic and international merchants where chip cards are standard. Online purchases work the same way they do today.

Is St. Cloud Federal Credit Union offering EMV chip cards?

We have recently made the shift to EMV chip cards on our credit card program. If your credit card does not yet have a chip, you will automatically receive a new chip card at re-issue time. Our debit card transition is now well under way and anticipated for later in the year. ♦

Trip for Two PROMOTION!

NEW PROMOTION: ENTER FOR A CHANCE TO WIN A TRIP FOR TWO!*

Last spring we held such a successful trip promotion with two fantastic members who won, and they inspired us to run the same promotion!

Now through February 29th, 2016 you can do one of the following to have your name entered for a chance to win a trip voucher for two worth \$1,500 to anywhere in the world:

1. Refinance your mortgage loan from another financial institution
2. Get our new Vanishing Mortgage (a refinance mortgage that is outstanding for those with less than 15 years left to pay!)
3. Schedule a free Financial Review Meeting to look at your overall financial picture
4. Refer a family or friend as a new member to the credit union ♦



Dale and Cathryn, Winners of Our Spring Trip Promotion at the entrance to Yellowstone National Park

**Full contest rules apply, no purchase of any kind required to enter. Please ask an employee for the full contest details or visit our website.*

