



idealcu.com

Ideal Credit Union Is Proud To Support Our Local Communities by Donating \$3,000 to Food Shelves as a Part of Our Community Appreciation Celebration

Join Us for Food, Fun and Prizes to Celebrate the Communities We Serve, Both In-Person and Virtually

Ideal Credit Union is celebrating YOU this August during our annual Member and Community Appreciation Events! The fun can be shared both in-person and virtually this year, giving everyone a chance to attend however they so choose.

As always, you will have multiple chances to win BIG during each of the six branch celebrations. Cash prizes will include 12 \$500 grand prizes and 12 \$50 Bucky Bear youth prizes. For your chance to win, all you need to do is register once online, or by visiting an event in-person. Registration is open through August 11, 2022 and you only need to register ONCE to be included in all of the drawings.

Winners will be announced at 2:00 pm online and on Facebook on the day of each featured Ideal branch.

We'll also be shining a light on our local food shelves who make a difference every day for our neighbors in need. Please bring any non-perishable food items or gently used coats and accessories to donate.

Ideal CU will make \$500 donations during the events to:

- Hugo Good Neighbors Food Shelf
- Neighbors, Inc.
- The Open Door
- North St. Paul Area Food Shelf
- Open Cupboard
- Valley Outreach

Event Schedule

Register to win cash prizes at our Community Events by visiting idealcu.com/communityevents.

8/02 Tuesday: Hugo - LIVE!

Free Lunch Served 11:00 AM - 1:00 PM

8/03 Wednesday: Inver Grove Heights

Virtual Event: 12:00 - 12:30 PM

8/04 Thursday: Woodbury - LIVE!

Free Lunch Served 11:00 AM - 1:00 PM

8/09 Tuesday: North Saint Paul - LIVE!

Free Lunch Served 11:00 AM - 1:00 PM

8/10 Wednesday: Eagan

Virtual Event: 12:00 - 12:30 PM

8/11 Thursday: Stillwater

Virtual Event: 12:00 - 12:30 PM

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Brian Sherrick, President

Ideal CU is honored to be ranked among the Forbes Best-In-State Credit Unions. Also, we are grateful to be voted as the Best Credit Union in the St. Croix Valley for the sixth year in a row.

Do you remember the joy and excitement around summer vacation we experienced as kids? A chance to leave school work behind, get out into the fresh air, jump into a Minnesota lake and enjoy life. Minnesota's perfect summer weather always offers a great invitation to find joy all around us at any age or stage in life. It's a reminder that we're always experiencing growth and change in life. Summer can be a time to pause, reflect and think about your goals.

At Ideal Credit Union, we're focused on helping you achieve your financial goals. As a member-owned financial institution, we make our products more affordable, our rates more competitive, our services more personal, and our communities stronger.

If your Ideal life includes the goal of a secure retirement, we can help with solid investment advice. If your goal is a new home, we can help you with financing. We offer a personalized experience to help you live your version of the Ideal life.

Ideal Recognized Among America's Best in State Credit Unions

Forbes Magazine recently ranked Ideal Credit Union among the nation's best credit unions. Forbes researched and ranked America's Best Credit Unions by state based

on member surveys and market research. Ideal Credit Union was selected and ranked with only four other Minnesota Credit Unions for the honor. Forbes cited only 3.4% of credit unions across the country made the cut for the rankings.

Ideal Credit Union is also proud to be voted the Best Credit Union in the St. Croix Valley by the Stillwater Gazette for the sixth year in a row. We are elated with these results and grateful for the strong support we continue to receive from our valued members.

You're Invited to Our Member Appreciation Events

We want to thank you for being an Ideal CU member. Register now to win cash prizes during our annual Ideal Credit Union Community Appreciation Events. We will be holding lunch celebration events at three locations this year and also a three virtual events. Learn more online at idealcu.com/communityevents.

BUSINESS SPOTLIGHT

North Nutrition with Owners Dustin and Rachel Schulte

Tell us about North Nutrition.

Our business is North Nutrition, we do Herbalife products, healthy meal replacement shakes, energizing teas and soothing aloe. We also offer free wellness profiles – we offer body scans and nutrition planning, with one on one coaching.

What differentiates you from your competitors?

We love what we do at North Nutrition, we are able to help people. That's our real goal, to help make this community healthier and happier.

What made you choose Ideal CU?

We chose Ideal Credit union for one, because it had low fees on all of our banking. When starting a business, we wanted to find the place that doesn't charge us fee on top of fee. We also knew

people that worked at Ideal, and other people that bank with Ideal that only had great things to say.

We chose Ideal Credit Union because of the community reputation and customer service.

Where is North Nutrition located?

We are located in North Saint Paul, right in Polar Plaza.

Learn more!

To discuss your business needs, contact [Josh Anderson](#), Senior Business Relationship Specialist, at 651-773-2763 or by email at janderson@idealcu.com. For more information about our business solutions, visit idealcu.com/business-banking.



Dustin and Rachel Schulte, Owners of North Nutrition



PRODUCT UPDATE

Earn 4.00% APY* With Ideal CU High Yield Checking

Ideal CU's High Yield Checking Account is all about paying YOU a great rate! Enjoy all the convenience of an everyday checking account PLUS earn 4.00% APY* on balances up to \$20,000. See idealcu.com/highyieldchecking for details.

Ideal Credit Union's High Yield Checking Account is about paying you a great rate. Ideal Credit Union is offering a High Yield Checking account that allows you to earn higher dividends while using your every day checking account. Special rate available on Ideal CU High Yield Checking Accounts now through September 30, 2022.

To qualify for the higher rate, account holders must have eStatements, a qualified recurring Direct Deposit of \$750 or more and conduct 20 signature debit transactions of \$3 or more per month. There is no minimum balance requirement and no monthly maintenance fee.

High Yield Checking not right for you? Ideal also offers Free, Relationship and Cashback Checking accounts, as well as Business Checking. All of our accounts offer:

- Ideal Debit Mastercard
- Digital Banking Access
- Mobile Banking App
- Free Mobile Deposit
- Monthly eStatements

To learn more about the variety of checking accounts available at Ideal CU, visit idealcu.com/checking.



*APY is Annual Percentage Yield. Minimum \$50 deposit required to open account. Required monthly criteria to earn 2.00% APY includes: (1) Have a minimum qualified \$750 direct deposit of salary, pension, Social Security or other regular income electronically deposited through the Automated Clearing House (ACH) network to this checking account by employer or an outside agency. (2) Conduct a minimum of 20 debit card purchase transactions made in good faith, initiated and cleared within a given statement cycle (minimum \$3.00 per purchase). If transactions are not made in good faith, account may be subject to closure. (3) Be enrolled in eStatements. Rates subject to change at any time. Accounts closed within 6 months of opening incur a \$25.00 fee.

Special Offer: 19-Month New Money Certificates

Rates are up on Ideal Certificates of Deposits (CDs). That means it's a great time for you to maximize your earnings.

Ideal CU is offering a certificate special up to 2.30% APY* on 19-Month NEW Money Certificates of Deposit. Grow your money faster to help you live your ideal life. For existing members to qualify for the New Money Certificate Specials, they must deposit a minimum of \$10,000 from another financial institution to fund the certificate.

Certificates are a popular option for saving because they deliver insured safety, attractive and guaranteed fixed rates, and set investment terms. Plus, your Certificate funds are insured by the NCUA.

To learn more about our current certificate specials, please visit idealcu.com/certificates.



19-MONTH CD SPECIALS

| Balance | Rate | APY* |
|------------------------|-------|-------|
| \$10,000 - \$24,999.99 | 2.08% | 2.10% |
| \$25,000 - \$69,999.99 | 2.18% | 2.20% |
| \$70,000 + | 2.28% | 2.30% |

*APY = Annual Percentage Yield. The Annual Percentage Yield assumes interest remains on deposit until maturity. Rates subject to change at any time. Current Ideal CU members eligible for Certificate Special Rates with new money deposit of \$10,000 minimum. A withdrawal will reduce earnings. Interest begins to accrue on the business day you deposit any non-cash item (for example, checks). Interest is compounded and credited on a monthly basis. Penalty for early withdrawal. CDs with maturity dates greater than 12 months will be assessed the lesser of 180 days interest or interest earned/CD with maturity dates. Fees may reduce earnings. Penalty for early withdrawal. CDs with maturity dates greater than 12 months will be assessed the lesser of 180 days interest or interest earned/CD with maturity dates. Fees may reduce earnings. 19-Month Certificate Special rates apply only to regular CDs, IRA CDs will not qualify.

NEW CD SPECIALS

MEMBER EDUCATION

Upcoming Live Events & On-Demand Recordings

Ideal CU's educational live and prerecorded webinars are full of opportunities for you to learn and achieve your goals. Available to members and non-members alike - register for events online at idealcu.com/education.

Home Buying

Whether you're a first-time home buyer or are looking for a change in housing, our Home Buying Education Seminars will provide you with the information and tips you need to make the most of your purchase.

Thursday, July 21, 2022
6:00 PM to 8:00 PM CDT
Holiday Inn & Suites in Lake Elmo

Thursday, August 18, 2022
6:00 PM to 8:00 PM CDT
Hugo Branch Community Room

Saturday, October 1, 2022
10:00 AM to 12:00 PM CDT
Eagan Community Center

On-Demand: Available to watch now!

- Getting Preapproved
- Credit Breakdown
- Cost of Buying a Home
- Introduction to HomeAdvantage®

Home Selling

Whether you're looking to sell your home now or in the near future, Ideal CU's Home Selling Education Seminar can help you to get the most out of your home sale.

Thursday, September 15, 2022
6:00 PM to 8:00 PM CDT
Holiday Inn & Suites in Lake Elmo

Cyber Security with Jim Stickley

On-Demand: Available to watch now!

- Cyber Security
- The Evolving Security Landscape
- Personal Security
- Protecting Your Business

For Business Owners

On-Demand: Available to watch now!

- Quickbooks 101
- What Goes Into a Marketing Plan?
- Business Real Estate

SMALL CHANGE

Ideal CU Has Partnered With the Following Companies to Provide Added Value and Benefits for Our Members

Learn more about offers featured below and find additional benefits online by visiting idealcu.com/lmcs.

Carvana brings you a more Ideal vehicle shopping experience PLUS \$100 CASH for every purchase just for being a member! 61% of consumers feel like they're taken advantage of at car dealerships. Enjoy a new way to buy, test-own with a 7-Day Money Back Guarantee, next-day car delivery and over 25,000 available vehicles.

TruStage helps protect what you value most, with insurance coverage that's uniquely designed and priced through the Love My Credit Union Rewards website.

ForeverCar helps minimize the disruption of car repairs and break up with breakdowns. Get your ForeverCar quote the way you want it: online, via phone or through live chat! View plan options and choose what works best based.

We Love Positive Reviews! Had a great experience at Ideal? Let us know by leaving a comment on our social media pages or by reviewing us on Google or Yelp. Follow Ideal CU on Facebook, Instagram and Twitter to stay up to date on events, giveaways and announcements.

Come Join Us at Woodbury Days! This free family event takes place Friday, August 19th through Sunday, August 21st, 2022 at Ojibway Park in Woodbury. The 3-day community celebration is packed full of great entertainment, delicious food and family fun!

Ideal CU is a sponsor of this event, and are looking forward to sharing in our community throughout this exciting weekend. Event takes place at: [2695 Ojibway Dr. Woodbury, MN 55125](https://www.woodburydays.com). Learn more online at [woodburydays.com](https://www.woodburydays.com).

Ideal Credit Union is Honored to be Recognized as One of Forbes Best-In-State Credit Unions for 2022

Ideal Credit Union has been awarded on the Forbes list of Best-In-State Credit Unions 2022. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The awards list was announced on June 21st, 2022 and can currently be viewed on the Forbes website.

Forbes and Statista identified Best-In-State Credit Unions 2022 based on an independent survey of approximately 26,000 US consumers who were asked to rate credit unions at which they have or previously have had checking accounts. Participants made recommendations regarding overall satisfaction; they also assessed banks in the following areas: Trust, Terms & Conditions, Branch Services, Digital Services, Customer Service and Financial Advice.

“Ideal Credit Union is proud to serve its communities and we are honored to be recognized by Forbes as one of Minnesota’s Best-In-State Credit Unions.”

– Brian Sherrick, President & CEO

Based on the results of the study, Ideal Credit Union is honored to be recognized on the Forbes list of Best-In-State Credit Unions 2022.

Ideal Credit Union was founded in 1926 and has operated nearly a century, serving individuals, families and businesses. As a member-owned financial institution, our goal is to make our products more affordable, our rates more competitive, our services more personal, and our communities stronger through donations and volunteer commitments. Through our mission we provide easy access to Ideal financial solutions, so our members can shape and experience their version of the “Ideal Life.”



SERVICE QUALITY



HOLIDAY HOURS

All Offices Closed:

Monday, September 5, 2022 – Labor Day

Monday, October 10, 2022 – Columbus Day

Friday, November 11, 2022 – Veterans Day

Thursday, November 24, 2022 – Thanksgiving Day

Monday, December 26, 2022 – Christmas Day

Monday, January 1, 2023 – New Years 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

9:00 a.m. – 12:00 p.m. Sat

LOCATIONS

Eagan

3225 Denmark Avenue
Eagan, MN 55121

Hugo

14750 Victor Hugo Blvd N.
Hugo, MN 55038

Inver Grove Heights

7791 Amana Trail
Inver Grove Heights, MN 55077

North St Paul

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

Stillwater

2020 Washington Avenue
Stillwater, MN 55082

Woodbury

8499 Tamarack Road
Woodbury, MN 55125

ideal credit union

MAKE YOUR SUMMER GETAWAY
MORE PERMANENT WITH OUR

Cabin or Second Home Special!

We Now Offer
Competitive Fixed & Adjustable Rates

On eligible four-season homes in Minnesota and Wisconsin. Other restrictions may apply.

Federally insured by NCUA
NMLS# 401783

