

inSPIRE



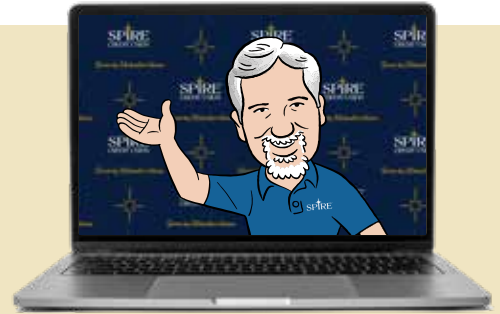
A QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION | **SPRING 2021**

Diversified Credit Union in Waseca and Minneapolis Merges/Partners with SPIRE Credit Union

With a 93.8% affirmative vote from Diversified Credit Union (DCU) members, a partnership/merger between SPIRE and DCU became effective April 1, 2021.



DCU was founded in 1930 as the Minneapolis Gas Light Credit Union, later known as Diversified Credit Union, and organized to serve the employees and the families of Minneapolis Gas Light, later Minnegasco, and now CenterPoint Energy. In 1988, DCU expanded its field of membership to include E.F. Johnson Company, now E.F. Johnson Technologies, in Waseca, Minnesota. In 2002, Dunwoody College of Technology teachers, employees, and their families became eligible to join Diversified Credit Union.



VIRTUALLY...

The 87th Annual Meeting

For the first time in SPIRE's 87-year history, SPIRE held its Annual Meeting virtually. The absence of events over the past year was certainly felt by SPIRE's Board of Directors, Supervisory Committee and leadership team. We look forward to seeing our members in person every year. On the bright side, people were able to tune in via Zoom on February 13 from the comfort of home, or really anywhere! If you missed the event, you can find a link on myspire.com/annualmeeting to view it.

Your Board of Directors

Tom Heinzen, Chair
Lynn Kothe, Vice Chair
Bob Oehrlein, Secretary/Treasurer
Carl Anderson
Lee Brucker
Tom Hirte
Jim Nimlos
Dan Stoltz
Jim Taglia

Your Supervisory Committee

Greg Fouks, Chair
Cecilia Johnson, Vice Chair
John Bergeson
Tina Blageo
Mike Swenson

UNLIMITED *Memories*

when you finance your **boat** with SPIRE

[mySPIRE.com](https://myspire.com)



GET \$100 To Refinance

your non-SPIRE auto loan*

*Offer valid on auto loans currently financed with a lender other than SPIRE. Minimum amount financed is \$5,000. \$100 will be deposited to the share savings account upon loan account opening. Loans subject to credit approval. Offer subject to change without notice. Other terms and conditions may apply. Must be a SPIRE Credit Union member. Member responsible for any applicable taxes. Offer expires 6.30.2021.



INSPIREATION FOUNDATION

GRANT OPPORTUNITIES FOR FINANCIAL LITERACY PROJECTS

InSPIREation Foundation (IF) has grant opportunities for funding financial literacy-focused projects. An application, including measurable goals and a detailed budget, must be submitted through the InSPIREation portal for consideration. InSPIREation Foundation offers two grant cycles per year. The next application deadline is April 30, 2021.

The InSPIREation Foundation (formerly Kentron) traces its roots back to September 29, 1938 when an organization called the Group Health Association (GHA) was incorporated. Today, IF strives to fund meaningful financial-literacy efforts that empower individuals and transform communities through knowledge, skills, and responsible decision-making to attain financial freedom.

To learn more about the InSPIREation Foundation and access the grant application, please visit www.inspireation.org.

SPRING SHRED DAY

SATURDAY, MAY 15

9 a.m.–12 p.m.

**Blaine • Milaca • Woodbury
locations only**

Clean out your personal files and
securely dispose of them.

Free for SPIRE members

****There is a limit of 3 bags or boxes.***

Blaine

10 Northtown Drive NE • Blaine, MN 55434
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Brooklyn Center

Electrus - A Division of SPIRE
7100 Brooklyn Blvd • Brooklyn Center, MN 55429
Limited Services. 24-Hour Drive-Up ATM.
Cashless Branch.

Coon Rapids

3380 Northdale Boulevard NW
Coon Rapids, MN 55448
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Eagan

1251 Town Centre Drive • Eagan, MN 55123
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Eden Prairie

8577 Columbine Rd • Eden Prairie, MN 55344
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Elk River

17035 Yale Court NW • Elk River, MN 55330
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Safe Deposit Boxes
Available. Night Depository.

Hopkins

1541 Highway 7 • Hopkins, MN 55305
Coin Counter Available During Lobby Hours.
24-Hour ATM. Night Depository.

Isle

390 Isle Street West • Isle, MN 56342
Coin Counter Available During Lobby Hours.
24-Hour ATM. Safe Deposit Boxes Available.
Night Depository.

Maple Grove

9580 Blackoaks Lane N
Maple Grove, MN 55311
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Milaca

400 3rd Avenue SW • Milaca, MN 56353
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Safe Deposit Boxes
Available. Night Depository.



Digital Spring Cleaning

It's time to open up your windows, let the fresh air in and do some spring cleaning. It's also a good time to clean up your digital devices and perform some simple steps to help prevent fraud and identity theft:

- Make sure your online devices have the most up-to-date software and anti-virus protection
- Sign up for alerts on your accounts and enable two-factor authentication whenever available
- Change your passwords, and make sure to use a unique password for your financial account
- Familiarize yourself with the most common scams
- Check your credit report(s) for anything unknown and freeze your credit if not already done
- Be aware of what you share on your social media accounts
- Knowledge is power! Sharing what you know with family and friends can help prevent fraud from happening to them as well

Please visit myspire.com/fraud for information on fraud prevention.



"I am so proud to have been part of the SPIRE family for 35 years."

Thank You for 35 Years of Service, SUE OTTERNESS

Sue retired from SPIRE on January 29. She worked in the credit union industry for 43 years, 35 years with SPIRE. Sue worked to help our members behind the scenes in the Operations department. She is looking forward to spending more time with family and planning more trips to the cabin.

YOUR NEW HOME STARTS HERE

From just looking to moving day, we will help you every step of the way.



HomeAdvantage is a free online real estate service for SPIRE members. You will get tips on buying or selling your home, MLS listings, a network of experienced, local real estate agents and a potential cash reward at closing.*

1% Down Payment Loan

Enjoy homeownership with only 1% down payment. SPIRE has many mortgage options available.

651.268.7725

realestatelending@myspire.com

Join us! Virtual Home-Buying Seminars

April 29 @ 6-7 pm

May 13 @ 6-7 pm

Register at myspire.com

*The HomeAdvantage program is made available through a relationship between SPIRE Credit Union and CU Realty Services. Cash rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for the cash reward if they use an agent outside this network. Using your credit union for a mortgage is not a requirement to earn a cash reward. Cash reward amounts are dependent on the commissions paid to the agent. Your credit union may have specific rules on how your reward will be paid out. Cash reward incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.

Minneapolis

3117 University Avenue SE
Minneapolis, MN 55414

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.**

Mora

112 South Lake Street • Mora, MN 55051

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Safe Deposit Boxes Available. Night Depository.**

Ogilvie

200 West Highway 23 • Ogilvie, MN 56358

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.**

Pine City

900 Main Street S. • Pine City, MN 55063

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Safe Deposit Boxes Available. Night Depository.**

Princeton

501 South 2nd Street • Princeton, MN 55371

**Coin Counter Available During Lobby Hours.
24-Hour ATM. Safe Deposit Boxes Available.
Night Depository.**

Roseville

1880 Perimeter Drive • Roseville, MN 55113

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.**

St. Cloud

600 25th Ave S • Suite 101
New Branch coming in 2021
St. Cloud, MN 56301

Shared branching services are not available at this time.

Vadnais Heights

940 Co Road E East • Vadnais Heights, MN 55127

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.**

Waseca

299 Johnson Ave SW #130 • Waseca, MN 56093

Limited services for SPIRE members.

Woodbury

195 Radio Drive • Woodbury, MN 55125

**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.**

Introducing
SPIRE WEALTH MANAGEMENT

SPIRE Credit Union is instituting some changes to better assist our members' needs. **We are pleased to announce a new division to our SPIRE Retirement and Investment Services department, SPIRE Wealth Management.**

Wendy Maczko, CRPC® Vice President of Wealth Management will lead this division. Her focus will be assisting members with their Wealth Management needs as well as servicing her existing clients.



Wendy Maczko, CRPC®
 VP of Wealth Management
 Registered Representative,
 Infinex Investments, Inc.
 wmaczko@myspire.com

651.641.2215



Steve Carlson, CFP®
 scarlson@myspire.com
 Blaine, Coon Rapids, Elk River
 & St. Cloud



**Tom Langseth, CLU®, ChFC®,
 CRPC®, RICP®, WMCP®**
 tlangseth@myspire.com
 Eden Prairie, Brooklyn Center,
 Hopkins, Maple Grove & Roseville



Ryan Finc
 rfinc@myspire.com
 Isle, Milaca, Mora, Ogilvie,
 Pine City & Princeton



Joseph Johnston, AAMS®
 jjohnston@myspire.com
 Eagan, Minneapolis, Vadnais
 Heights & Woodbury

SPIRE

RETIREMENT & INVESTMENT SERVICES

Welcome, Tom Langseth!

Tom has joined the Retirement and Investment Services team, and will be serving members in Eden Prairie, Hopkins, Maple Grove, and Roseville branches.

“After 30 years in financial services, I’ve seen the benefits of a comprehensive financial plan,” says Tom Langseth, SPIRE Investment Services Advisor and Registered Representative of Infinex Investments, Inc., “Organizing the different elements of an investment strategy, and learning how they work together provides clients with a heightened level of confidence regarding their future.”

Tom and his wife are native to the Twin Cities, where they have raised their three adult sons, watching them marry and have children of their own. They have a passion for community, actively volunteer at a number of organizations, and are committed to improving lives.

SCHEDULE YOUR FINANCIAL REVIEW | 651.641.2298

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. SPIRE Retirement & Investment Services is a trade name of SPIRE Credit Union. Infinex and SPIRE Credit Union are not affiliated. Products and services made available through Infinex are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

All SPIRE locations will be closed on May 31 for Memorial Day.

mySPIRE.com
 651.215.3500
 888.34.SPIRE

CONTACT CENTER HOURS
 Monday–Thursday 8:00 a.m.–5:00 p.m.
 Friday 8:00 a.m.–6:00 p.m.
 Saturday 8:30 a.m.–12:00 p.m.



Please direct all correspondence and loan payments to:
 P.O. Box 130670, Roseville, MN 55113

View the digital edition anytime at myspire.com/inspire. SPIRE Credit Union is an Equal Employment Opportunity/Affirmative Action Employer

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