

# inSPIRE

A QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION | WINTER 2021



## From the desk of **DAN STOLTZ**

**As I REFLECT on 2020**, it certainly was *not* what any of us asked for. What I learned in 2020 really reinforced our mission, to improve lives. You share your lives and stories with us, you trust us with your finances. We are honored. We are here to help each and every one of you. We really do care. As an organization we had to make decisions on how to do business in a new way, during a pandemic. You responded and we have grown together. As an organization, we are strong. We opened our new Blaine branch in December, and have started construction on a new branch in St. Cloud which will open later this year. SPIRE saw a record year of income, we gave back to local charities in big ways and grew our membership to over 130,000 members. I am proud to say that SPIRE is one of the fastest growing credit unions in the nation!

Even with the good things that did happen for SPIRE in 2020, I don't think I am alone in wishing for a **RESTART in 2021**. There are better days ahead for us all. SPIRE will continue to be here for you. We want you to keep dreaming and want to help you reach the goals you are striving for however big or small they are.

*Thank you for allowing me to serve you. Here's to a happy, healthy 2021 with lots of celebration!*

A handwritten signature in black ink that reads "Dan Stoltz".



### **SPIRE is proud to announce its first Diversity, Equity & Inclusion Council.**

Made up of seven SPIRE employees representing various departments and branches, the council provides a voice for SPIRE's growing staff and a resource for the SPIRE senior leadership team. Goals of the council are to advance diversity and inclusion within the organization by reviewing internal and external communications, onboarding and recruitment practices and providing recommendations on improving the systemic culture and organization.

"I am honored to be part of this council," said Sr. Business Systems Analyst and Council President Bishop Ofei. "I hope I am able to do my part to advance the conversation on opportunities for all regardless of race, gender, sexual orientation, ability and age."

The council meets on a monthly basis.

## Winter Toys

SPIRE can finance  
your recreational vehicles!  
Get a payment that works for you.

Find out more at [mySPIRE.com/borrow](https://mySPIRE.com/borrow)



## SPIRE to award \$5,000 in Scholarship Money!

SPIRE Credit Union is excited to announce our 2021 scholarship program! The total amount that will be given out for the 2021–2022 school year is \$5,000:

### Traditional Scholarships:

Three awarded for \$1,000 each

### Non-Traditional Scholarships:

Two awarded for \$1,000 each

Scholarships will be paid out directly to the school during the student's first quarter/semester with at least a 2.0 grade point average. There will be a one-year expiration date on all scholarships. Any funds not used within one year will be returned to SPIRE.

Applications will open **February 1, 2021**, and criteria are as follows:

- Must be a primary member of SPIRE Credit Union, and your account must be in good standing.
- Interested applicants must submit an online application and write an essay of 500–1,000 words. Apply online at **[myspire.com](http://myspire.com)**.
- Applicants will be selected by a committee based on the following: essay (content, creativity and grammar); and community involvement.

**Application deadline is April 15, 2021.**

## New SPIRE Branches!

We are excited to announce that we will begin construction in **early 2021** on a new branch in **St. Cloud**! It will be located on the SE corner of the Crossroads Mall parking lot, between Red Robin and Panda Express.



The new **SPIRE Blaine branch** opened for business on Dec. 7, 2020 right across the street from the old location.



## Winter Carnival Buttons for Sale

Purchase Winter Carnival Buttons at metro-area SPIRE locations in the drive-thru! The 135th anniversary buttons are designed by local artist, **Adam Turman**.

Buttons are **\$5 each** or **\$19 for a four-pack**. The Winter Carnival runs **January 28–February 7, 2021** and will be a drive-thru experience at the Minnesota State Fair Grounds featuring ice and snow sculptures. Be sure to look for SPIRE's sculpture!

Visit **[wintercarnival.com](http://wintercarnival.com)** for details and to purchase tickets.

**SPIRE is a proud partner and official checking account of the St. Paul Winter Carnival.**

### 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.



## SIM CARD SWAP SCAMS

Despite the title of this article sounding like a tongue twister, SIM card swap scams pose a real risk. **SIM cards are tiny plastic chips inside your phone** that tell the device which cellular network to connect to and which phone number to use. Phone number theft is unfortunately a real thing. Your cell phone plays a vital role in today's digital age. From checking your emails and storing personal information, your cell phone is also a device you may use to receive multi-factor authentication (MFA) codes via text or email. MFA codes are meant to provide additional protection when logging into sensitive sites such as your bank account, credit card or social media profiles.

**So how does this particular scam work?** Fraudsters may call your cell phone provider and pretend to be you. They may even be able to report your phone as lost and request your number be transferred to their phone. This poses a risk as any secure information that you have sent to your number is now in the hands of fraudsters.

**You can decrease the chance of this happening by adding a PIN code or password to your wireless account.** We recommend contacting your cellular provider for instructions on how to do this.

Additional information on fraud prevention and scams can be found on [myspire.com/fraud](https://myspire.com/fraud)

## 87<sup>th</sup> Annual Meeting

Saturday,  
February 13,  
2021



Join us  
virtually  
@ 9:00am

Join us virtually for the annual meeting and a **State of the Credit Union** update from SPIRE President/CEO, **Dan Stoltz**.

Visit [myspire.com](https://myspire.com) for details and registration information.

## A Stress-Free New Year

BEGINS WITH SKIP-A-PAY

Skip a payment on your SPIRE personal or auto loan to keep a little extra money in your wallet!



*Apply online or through  
digital banking*

### 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.

### Woodbury

195 Radio Drive • Woodbury, MN 55125

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



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*your retirement*

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## RELIEF

*from debt*

**Personal loans to conquer your debt or finance any of life's necessities**

**Talk with a SPIRE representative to learn about debt consolidation options.**

### VIRTUAL FIRST-TIME HOME BUYER SEMINARS

Log-in and learn about the home buying process! SPIRE's mortgage experts and agents from HomeAdvantage will be available. They will talk about getting pre-approved, different mortgage options and answer any questions you have. Register online today!

- February 25 • 6:00 p.m.–7:00 p.m.**
- March 4 • 6:00 p.m.–7:00 p.m.**
- March 6 • 10:00 a.m.–11:00 a.m.**



### NEW 1% Down Payment Mortgage Loan

Is a new home part of your 2021 plans? SPIRE's new mortgage product that requires only a 1% down payment can help make homeownership possible. Contact us to learn more about any of SPIRE's mortgage options.

**651.268.7725 | [myspire.com/borrow](https://myspire.com/borrow)**  
**[realestatelending@myspire.com](mailto:realestatelending@myspire.com)**

All SPIRE locations will be closed on January 18 (Martin Luther King Jr. Day) and February 15 (Presidents' 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](https://myspire.com/inspire). SPIRE Credit Union is an Equal Employment Opportunity/Affirmative Action Employer

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