

Welcome!



**IMPORTANT ACCOUNT
INFORMATION ENCLOSED**



To Our Newest Members - Welcome!

We are here to improve your financial well-being by offering excellent service, with convenient access to an array of financial products. As a SPIRE member, you'll be able to enjoy some of Minnesota's best rates on loans and deposits. Plus, many free and low-cost services including our new digital banking experience.

You'll be receiving additional notices as applicable to your account over the next few weeks. Please watch your mailboxes! We are here to work with you to make this transition as seamless as possible. If you have questions or concerns, please don't hesitate to send us an email, give us a call or stop by and talk to a SPIRE staff member.

Dan Stoltz, President/CEO

A handwritten signature in black ink that reads "Dan Stoltz". The signature is fluid and cursive, with a long, sweeping underline.



IMPORTANT DATES TO REMEMBER

Friday, June 4 beginning 4:00pm - Sunday, June 6

Account access including Virtual Branch and Telephone Banking will be unavailable as we merge account data into SPIRE. Please plan accordingly.

! Monday, June 7 - Welcome to SPIRE

As a SPIRE member, you will have access to all 21 SPIRE branches

- Digital Banking: **Enroll as a New User** *(See instructions on page 3).*
You will not be able to enroll until June 7
- BillPay: **Create a new BillPay account** once enrolled in Digital Banking
- **Update** Direct Deposit/Automatic Payments *(See instructions on pg 2)*
- If you have a checking account with Diversified you will receive a free box of SPIRE checks in the mail. Begin using immediately.
(Please note: your Diversified checks will not work after October 1, 2021)
- Your DCU **Debit Card** will work until June 6. Once you receive your SPIRE Debit Card, call and activate the card and you can begin using it on June 7

! Tuesday, June 15

Activate and begin using your new SPIRE **Credit Card** when you receive it *(Diversified credit cards will no longer work after June 29, 2021)*

? Questions

Call SPIRE at 651.215.3500



DIRECT DEPOSIT & AUTOMATIC PAYMENTS

Direct Deposits/Automatic Payments

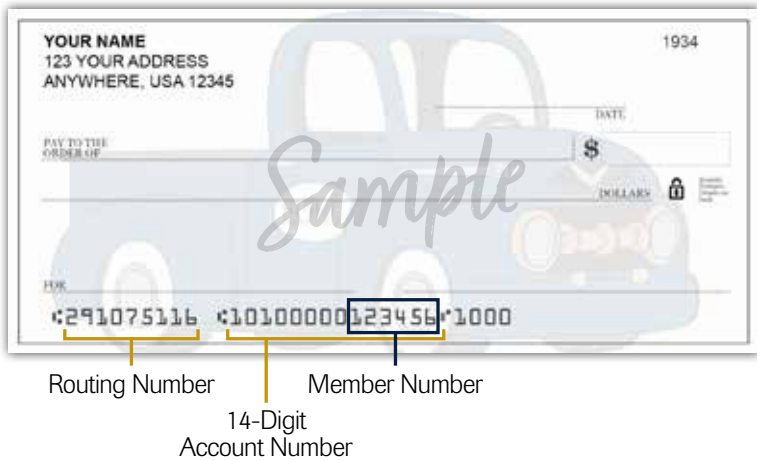
You must update any current direct deposits, ACH, or automatic payments. When setting up a new or changing an existing direct deposit or withdrawal, please use **SPIRE's routing number: 291075116**. This applies to both checking and savings accounts.

- **Checking**

Use your 14-digit SPIRE account number. This includes your member number, share ID, and a check digit. If you have received a box of SPIRE checks, please refer to the example.

- **Savings**

Use your 14-digit SPIRE account number and routing number. **You will receive your account number in a separate mailing late May.**



Note: You can also find your account numbers under **Account Details** in Digital Banking

! **Important! You will need to enroll as a new user with SPIRE Digital Banking. Enrollment OPENS June 7.**

To enroll, go to digital.myspire.com or download the **SPIRE Mobile App**

1. Click **New User** or **Register**
2. Select **Personal** or **Business Registrations**
3. **Review** and **agree** to SPIRE's Digital Banking Agreement and Disclosure
4. Verify both your **SSN/Tax ID** AND new **SPIRE Member Number**
5. Complete only **one** of the additional fields (*email, zip code or last 6 of your debit card number*)
6. Click **Continue**
7. Create a **username** and **password** for your account (*passwords must be 12 characters and contain at least one lowercase letter, at least one upper case letter, at least one special character and at least one number*)
8. Click **Continue**
9. If needed, update email, phone number and time zone. Click **Continue**
10. Select either **Complete Profile** or **View Accounts**

*Joint users will also need to register and create their own username.

Security Features

Digital Banking requires a username and password, not an account number and password, offering an additional layer of security.

Please Note: Make sure SPIRE has your most up to date contact information.



CHECKING & SAVINGS ACCOUNTS, CERTIFICATES & CASHIER'S CHECKS

Diversified Debit Card

You will be mailed a new SPIRE Credit Union debit card early-June. Activate your new card and select your PIN by calling the number on the sticker when you receive the card. **Your old Diversified debit card will stop working on June 6, 2021.** You may also change your PIN at any SPIRE branch location. If you have automatic payments set up, you need to notify those merchants of your new SPIRE debit card number.

Diversified Checks

All checking accountholders will receive a free box of SPIRE checks in the mail in the middle of June. Please begin using your new SPIRE checks as soon as you receive them. **Diversified checks can only be used through October 1, 2021.** We encourage you to bring your old Diversified checks to a SPIRE branch or shred them for safe disposal.

Savings Accounts

Share Savings accounts will simply convert to a SPIRE Share Savings account at system conversion.

Share Certificates

Your Share Certificates will continue to accrue interest at the existing rate for the remainder of the agreed-upon term. **Share Certificates will not automatically renew.** The funds will be deposited into your Share Savings account. You will be notified by letter 30 days before your certificate matures. If you would like to open another certificate through SPIRE, please give us a call or stop by and we will explore your options.

Deposit Insurance

With SPIRE, your accounts will remain safe, sound and insured. Your deposits are federally insured through the National Credit Union Share Insurance Fund (NCUSIF), a U.S. Government Agency, up to \$250,000 for regular deposits and up to \$250,000 for IRAs.



If you were a **member of both Diversified and SPIRE**, and if you have more than \$250,000 combined, please call us at 651.215.3500 so we can work with you to structure your account to insure your funds.

Diversified Loans

The merger between Diversified and SPIRE will not change any terms, conditions, or agreements you have with Diversified for existing loans.

All correspondence including loan payments should be sent to:

SPIRE Credit Union
PO Box 130670
Roseville, MN 55113

Or brought to a SPIRE Branch

Diversified Credit Cards

Current Diversified credit card holders will get a new SPIRE card in mid-June. Activate and start using your new credit card right away. Your Diversified credit card will not work after June 29, 2021. Payment due dates will remain the same (21st of the month) until September. After that, due dates will be the 14th of the month.

ATMS

FREE ATMs for SPIRE Members

- All SPIRE branch locations
- Target Stores in Minnesota
- CHS Field
- Walgreens in Minnesota
- All Kwik Trip locations
- CVS in Minnesota

Surcharge-Free ATMs for SPIRE Members

- CO-OP Shared ATMs Nationwide¹

In addition, our Money Market Savings and Checking Plus members receive two free ATM transactions per month at non-proprietary machines.

SPIRE ATM Rebate Program

SPIRE ATM Rebate Program for ATM fees is designed to reward members for doing business with us. The amount of your rebate is dependent on your Aggregate Average Daily Balance, which is calculated from the last statement cycle.

Aggregate Average Daily Balance²
 \$20,000 and greater

ATM Fee Rebate Up To
 \$4/month

You cannot receive a rebate for more than your actual posted ATM fees. Rebates occur at the end of the statement cycle.

¹The owner of the Surcharge-free ATM will not charge a fee. However, SPIRE may charge a fee.

²Aggregate Average Daily Balance includes all savings and loan balances that are listed under the same account number that the ATM card is attached to.

KEY ACCOUNT & PRODUCT INFORMATION

Account/Product	Any Changes?	Next Steps
Account Number	Yes, you will receive a new SPIRE account number!	You will receive a member letter in the mail late-May with account information You can also get your account number by stopping into any branch beginning 5.24.21
BillPay	Last day to use DCU iPay is 6.3.21	Sign up for SPIRE's FREE BillPay once enrolled in Digital Banking on 6.7.21
Mobile App	Last day to use the DCU app is 6.4.21	Download SPIRE's Mobile App
Checking	You can use your current Diversified check stock <u>until</u> your NEW SPIRE Credit Union checks arrive. Diversified checks will not work after 10.1.21	You will get a free box of SPIRE checks mailed mid-June
Credit Cards	You can use your Diversified credit card until 6.29.21	Activate your SPIRE credit card and begin using as soon as you get it
Debit Cards	You can use your Diversified debit card until 6.6.21	Activate your new SPIRE Credit Union debit card when you receive it and begin using 6.7.21
Direct Deposit/ Automatic Payments	Your account number will change. You will need to use SPIRE's routing number for any direct deposits and automatic payments effective immediately	Update any direct deposits and automatic payments See instructions on page 2
Internet Banking	Diversified Virtual Branch will no longer be available beginning on 6.4.21	Enroll as a new user with SPIRE's Digital Banking beginning 6.7.21 See instructions on page 3
Share Savings	SPIRE requires \$10 min. balance	---
Statements	You will be mailed your last Diversified statement including transactions through 6.4.21. You will receive SPIRE statements for transactions beginning 6.5.21.	Print statement history from virtual banking system for your records Enroll in eStatements
Website	diversifiedcu.org has been redirected to SPIRE's website	Change any bookmarks to mySPIRE.com

YOUR NEW SPIRE PRODUCTS & SERVICES

Use the guide below to help familiarize yourself with the SPIRE product names.

Diversified	SPIRE
Basic/Share Savings	Share Savings
Certificates of Deposit	Certificates
Free Checking	Free Checking
Virtual Branch	Digital Banking
Telephone Banking	Access Telephone

Shared Branching

Members can enjoy convenient access to their SPIRE accounts through a network of more than 5,000 credit unions across the country. Shared branching allows you to perform transactions just as if you were at SPIRE, with no cost to you. Whether you are at work, home, or traveling, a credit union is always nearby.

To conduct business at a Shared Branch location you will need: Your SPIRE member number and a government issued photo ID.

Find out more – or find a location – at [mySPIRE.com](https://www.mySPIRE.com)



PRODUCTS & SERVICES

Deposit Products

- Share Savings Account
- Money Market Savings Account
- Individual Retirement Account (IRA)
- Holiday Savings Club
- Budget Savings Account
- Certificates
- Health Savings Account (HSA)

Checking Accounts

- Free Checking
- Checking Plus
- 55 Plus Checking
- St. Paul Saints Checking
- HSA Checking

Youth Accounts

- Teen Checking & Savings
- Puppy Pal Savings Account

Loans

- Mortgages
- Home Equity Loans
- Lines of Credit
- Auto & Truck Loans
- Recreational Vehicle Loans
- Secured Loans
- Revolving Credit Lines
- Personal Loans

SPIRE Visa® Products

- Credit Cards
 - Visa® Platinum
 - Visa® Signature
- Debit Cards
- Gift Cards

FREE Convenience Banking

- Digital Banking
- Mobile Banking
- Mobile Deposit Capture
- ACCESS Telephone Banking
- External Transfers
- eStatements
- BillPay
- eAlerts
- Visa® Online
- Direct Deposit
- Coin Counters
- Apple Pay, Samsung Pay, Android Pay

Business Services

- Business Checking
- Business Savings
- Certificates
- Business Lending
- Commercial Real Estate Lending
- Merchant Services

ATMs Free to SPIRE Members

All SPIRE branches, CVS, Walgreens, & Target Stores in MN, all Kwik Trip locations, and CHS Field.



RETIREMENT & INVESTMENT SERVICES



SPIRE Retirement and Investment Services

Whether you are just starting a family or close to retirement, the SPIRE Retirement and Investment Services team will provide you with years of experience and personal service you deserve to realize your financial dreams, goals, wishes, promises and desires.

- Retirement Planning
- Investing
- Investment Services for Business
- 401(k)
- College Planning
- Life Insurance

For a complimentary financial review, please contact us at **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.

HOURS & LOCATIONS

Blaine Branch

11 Northtown Dr NE, Blaine, MN 55448

Lobby

Monday -Thursday: 9am-5pm

Friday: 9am-6pm

Drive-Thru

Monday -Thursday: 8:30am-5pm

Friday: 8:30am-6pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Brooklyn Center Branch

Electrus - A Division of SPIRE

7100 Brooklyn Blvd, Brooklyn Center, MN 55429

Lobby

Monday, Tuesday, Thursday, Friday: 9am-4:30pm

Wednesday: 9am-5pm

**Limited Services. 24-Hour Drive-Up ATM.
Cashless Branch.**

CenterPoint Minneapolis Branch

Only open to CenterPoint employees

700 Linden Ave W, Minneapolis, MN 55403

Lobby

Monday-Friday: 8am-4pm

Limited Services.

Coon Rapids Branch

3380 Northdale Blvd NW, Coon Rapids, MN 55448

Lobby

Monday -Thursday: 9am-5pm

Friday: 9am-6pm | Saturday: 9am-12pm

Drive-Thru

Monday -Thursday: 8:30am-5pm

Friday: 8:30am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Eagan Branch

1251 Town Centre Dr, Eagan, MN 55123

Lobby

Monday -Thursday: 9am-5pm

Friday: 9am-6pm

Saturday: 9am-12pm

Drive-Thru

Monday -Thursday: 8:30am-5pm

Friday: 8:30am-6pm

Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Eden Prairie Branch

8577 Columbine Rd, Eden Prairie, MN 55344

Lobby

Monday -Thursday: 9am-5pm

Friday: 9am-6pm | Saturday: 9am-12pm

Drive-Thru

Monday -Thursday: 8:30am-5pm

Friday: 8:30am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Elk River Branch

17035 Yale Court NW, Elk River, MN 55330

Lobby

Monday -Thursday: 8:30am-4:30pm

Friday: 8:30am-6pm | Saturday: 9am-12pm

Drive-Thru

Monday -Thursday: 8am-5pm

Friday: 8am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Safe deposit boxes
available. Night depository.**

Hopkins Branch

1541 Highway 7, Hopkins, MN 55305

Lobby

Monday -Thursday: 9am-5pm

Friday: 9am-6pm

Drive-Thru

Monday -Thursday: 9am-5pm

Friday: 9am-6pm

**Coin counter available during lobby hours.
24 hour walk-up ATM. Night depository.**

Isle Branch

390 Isle St W, Isle, MN 56342

Lobby

Monday -Thursday: 8:30am-4:30pm

Friday: 8:30am-6pm

Drive-Thru

Monday -Thursday: 8am-5pm

Friday: 8am-6pm | Saturday: 8am-12pm

**Coin counter available during lobby hours.
24 hour walk-up ATM. Safe deposit boxes
available. Night depository.**

HOURS & LOCATIONS

Maple Grove Branch

9580 Blackoaks Ln N, Maple Grove, MN 55311

Lobby

Monday -Thursday: 9am-5pm
Friday: 9am-6pm | Saturday: 9am-12pm

Drive-Thru

Monday -Thursday: 8:30am-5pm
Friday: 8:30am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Milaca Branch

400 3rd Ave SW, Milaca, MN 56353

Lobby

Monday -Thursday: 9am-4:30pm
Friday: 8:30am-6pm | Saturday: 9am - 12pm

Drive-Thru

Monday -Thursday: 8am-5pm
Friday: 8am-6pm | Saturday: 8am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Safe deposit boxes
available. Night depository.**

Minneapolis Branch

3117 University Ave SE, Minneapolis, MN 55414

Lobby

Monday -Thursday: 9am-5pm
Friday: 9am-6pm

Drive-Thru

Monday-Thursday: 8:30am-5pm
Friday: 8:30am-6pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Mora Branch

112 South Lake St, Mora, MN 55051

Lobby

Monday -Thursday: 8:30am-4:30pm
Friday: 8:30am-6pm

Drive-Thru

Monday -Thursday: 8am-5pm
Friday: 8am-6pm | Saturday: 8am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Safe deposit boxes
available. Night depository.**

Ogilvie Branch

200 West Highway 23, Ogilvie, MN 56358

Lobby

Monday -Friday: 8:30am-4pm

Drive-Thru

Monday -Friday: 8am-4pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Pine City Branch

900 Main St S, Pine City, MN 55063

Lobby

Monday-Thursday: 8:30am-4:30pm
Friday: 8:30am-6pm

Drive-Thru

Monday -Thursday: 8am-5pm
Friday: 8am-6pm | Saturday: 8am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Safe deposit boxes
available. Night depository.**

Princeton Branch

501 South 2nd St, Princeton, MN 55371

Lobby

Monday-Thursday: 9am-4:30pm
Friday: 8:30am-6pm | Saturday: 9am - 12pm

Drive-Thru

Monday-Thursday: 8am-5pm
Friday: 8am-6pm | Saturday: 8am-12pm

**Coin counter available during lobby hours.
24 hour walk-up ATM. Safe deposit boxes
available. Night depository.**

Roseville Branch

1880 Perimeter Dr, Roseville, MN 55113

Lobby

Monday-Thursday: 9am-5pm
Friday: 9am-6pm | Saturday: 9am-12pm

Drive-Thru

Monday-Thursday: 8:30am-5pm
Friday: 8:30am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

HOURS & LOCATIONS

St. Cloud Branch

600 25th Ave S, Suite 101
Saint Cloud, MN 56301

Lobby

Monday-Friday: 8am-4pm

Shared Branching services not available at this time.

Vadnais Heights Branch

940 Co Rd E East, Vadnais Heights, MN 55127

Lobby

Monday-Thursday: 9am-5pm

Friday: 9am-6pm

Saturday: 9am-12pm

Drive-Thru

Monday-Thursday: 8:30am-5pm

Friday: 8:30am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**

Waseca Branch

299 Johnson Ave SW, Suite 130,
Waseca, MN 56093

Lobby

Monday-Friday: 8am-4pm

Saturday: 9am-12pm

**24 hour ATM - after hours card access in lobby.
Night depository. Coin counter available during lobby hours.**

Woodbury Branch

195 Radio Dr Woodbury, MN 55125

Lobby

Monday-Thursday: 9am-5pm

Friday: 9am-6pm

Saturday: 9am-12pm

Drive-Thru

Monday-Thursday: 8:30am-5pm

Friday: 8:30am-6pm | Saturday: 9am-12pm

**Coin counter available during lobby hours.
24 hour drive-up ATM. Night depository.**



Managing Your Financial Life Is Easy at SPIRE

Mobile App

The mobile app serves as an electronic branch with additional features & conveniences. It's free, intuitive and brings the branch basics to you, wherever you are.



- Mobile Deposit
- Quickly view balances & history
- Transfer funds & pay bills
- Apply for a loan
- Check and pay your SPIRE Visa® credit card balance

Mobile Wallets

We offer mobile wallets that allow you to make in-store purchases quickly and securely via your smart phone or tablet. We offer Apple Pay, Android Pay, and Samsung Pay for *free!*

Apply Online

You can apply for a variety of loans online, 24 hours a day, 7 days a week! The online loan application process is quick and easy. We offer online applications for vehicle loans, home equity loans, mortgages, Visa® credit cards, personal loans and lines of credit. Apply today at mySPIRE.com.

Account Alerts

Account Alerts are a great way to stay on top of your finances. Each account alert can be sent to multiple e-mail addresses or phone numbers (please note standard text messaging rates from your service provider may apply.)

Examples of account alerts might include: low balance, NSF (Non-sufficient funds), direct deposit received, large withdrawal, loan payment due, and many more. You choose what type and how many account alerts you want to receive.

Telephone ACCESS

Get information on your accounts anytime with SPIRE's free audio response system. All you need is a touch-tone phone and a personal access code – which, the first time you use the system, will be the last four digits of the primary account-holder's Social Security number. Call 651.215.3500 or 888.34.SPIRE to get started.



CORE
PURPOSE
IMPROVE
LIVES

CORE
VALUE
We Care

CORE
VISION
MINNESOTA'S
BEST

CORE
ACTION
Give Back



651.215.3500 | 888.34.SPIRE

my SPIRE.com



SPIRE Credit Union is an Equal Employment
Opportunity/Affirmative Action Employer

Federally Insured by NCUA

5/21