

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 easy to use 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 horizontal stroke extending from the end of the name.



IMPORTANT DATES TO REMEMBER

Friday, June 10 beginning at 3:30pm - Sunday, June 12

Account access including Online Banking will be unavailable as we merge account data into SPIRE. Please plan accordingly.

Monday, June 13 - Welcome to SPIRE

As a SPIRE member, you will have access to all 22 SPIRE branches

- Digital Banking: **Enroll as a New User** *(See instructions on page 3)*
You will not be able to enroll until June 13
- BillPay: **Create a new BillPay account** once enrolled in Digital Banking
- **Update** Direct Deposit/Automatic Payments *(See instructions on page 2)*
- If you have a checking account with HBICU you will receive a free box of SPIRE checks in the mail. Begin using immediately.
(Please note: your HBICU checks will not work after November 30, 2022)
- Your HBICU **Debit Card** will work until June 12. Once you receive your SPIRE Debit Card, call and activate the card and you can begin using it on June 13.

Questions

Call SPIRE at 651.215.3500 or reach the St. Paul West branch (formerly HBICU) at 651.215.3541



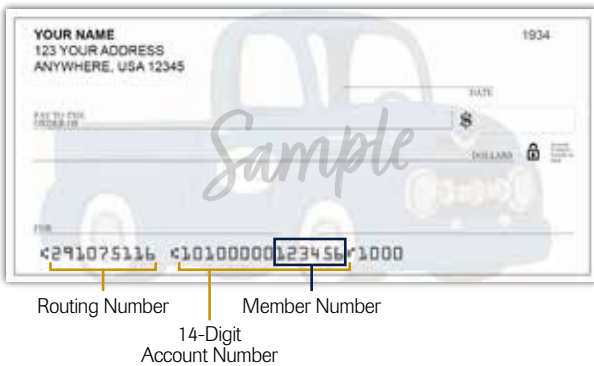
DIRECT DEPOSIT & AUTOMATIC PAYMENTS

! 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. Each account or loan has a unique 14-digit account number that includes your member number

- **Checking:** Use your 14-digit SPIRE account number. This includes your member number and share ID. 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 early June.**

You can also find your account numbers within Digital Banking: in Accounts, click on the Checking or Savings account and select Account Details



Please note:
the HBICU routing number will not work after November 30, 2022

ACH Process

HBI Credit Union has a feature which has allowed some ACH transactions to post to your account early, typically 1–2 business days before their effective date. For example:

Currently with HBI: If your payday is Friday, June 17, the direct deposit of your paycheck would be available in your account as early as Wednesday, June 15.

At this time SPIRE Credit Union is unable to support the early processing of ACH transactions. Using the same example as above:

Beginning June 13, 2022: If your payday is Friday, June 17, the direct deposit of your paycheck will be available in your account on Friday, June 17.

We recognize the benefit that early processing of ACH transactions may provide. As a result, SPIRE is actively exploring ways to offer this feature to all its members in the future.

! **Important! You will need to enroll as a new user with SPIRE Digital Banking. Enrollment OPENS June 13.**

To enroll, go to myspire.com and click on **New User** 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. **Verify** your identity by entering the code sent to your email or phone.
8. 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*)
9. Click **Continue**
10. If needed, update email, phone number and time zone. Click **Continue**
11. 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

HBICU Debit Card

You will be mailed a new SPIRE Credit Union debit card late May. Activate your new card and select your PIN by calling the number on the sticker when you receive the card. **Your old HBICU debit card will stop working on June 12, 2022.** 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. **Your new debit card will become operational June 13, 2022.**

HBICU 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. **HBICU checks can be used through November 30, 2022.** We encourage you to bring your old HBICU 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. SPIRE requires a minimum of \$10 in a Share Savings Account. **Upon system conversion, SPIRE will deposit \$5 into each member's Share Savings account.**

Account Deposits

Beginning June 10, 2022, all mail coming to the HBICU address will be forwarded to SPIRE's address shown below. Please update your records for mailing in account deposits. Account deposits should be sent to the address below or brought to a SPIRE Branch.

**SPIRE Credit Union
PO Box 130670
Roseville, MN 55113**

Deposit Insurance & Dual Accounts

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 HBICU 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.

Note: Members who have accounts with both HBICU and SPIRE will continue to have separate accounts after conversion. They will not be merged into one account. With SPIRE's digital banking you will be able to see all accounts with one login. If you would like to combine accounts after conversion, visit any SPIRE location for assistance with this process.



HBICU Loans

The merger between HBICU and SPIRE will not change any terms, conditions, or agreements you have with HBICU for existing loans. All correspondence including loan payments should be sent to the address below or brought to a SPIRE Branch.

**SPIRE Credit Union
PO Box 130670
Roseville, MN 55113**



If you have an auto or recreational vehicle loan with HBICU listed as the lienholder, please contact your insurance company to update the lien holder to SPIRE Credit Union.

If you have an auto or recreational vehicle loan with HBICU and no lienholder is listed on your insurance policy please add SPIRE.

The lien holder address for SPIRE is:

SPIRE Credit Union
Insurance Tracking Department
PO Box 130670 Roseville, MN 55113.

FREE ATMs for SPIRE Members

- 21 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/early-June with account information You can also get your account number by stopping into any branch beginning 05.31.22
Checking	You can use your current HBICU check stock <u>until</u> your NEW SPIRE Credit Union checks arrive. HBICU checks will not work after 11.30.22	You will get a free box of SPIRE checks mailed mid-June
Debit Cards	You can use your HBICU debit card until 6.12.22	Activate your new SPIRE Credit Union debit card when you receive it and begin using 6.13.22
Credit Cards	N/A	Contact SPIRE if you are interested in a SPIRE VISA Credit card Visit mySPIRE.com for current promotions
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
Share Savings	SPIRE requires \$10 min. balance	SPIRE will deposit \$5 upon system conversion
Statements	You will receive two statements for June: Your final HBICU statement, including transactions through 6.10.22; and your first SPIRE statement, including transactions beginning 6.11.22 Both statements will be postal mailed beginning 7.1.22	Print or download statement history from online banking system for your records Online statements will be available around the 6th-8th of each month Enroll in free SPIRE Digital Banking to setup eStatements
Website	hbicu.com 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.

HBICU	SPIRE
Basic/Share Savings	Share Savings
Free Checking	Free Checking
Online Banking	Digital Banking
Free Checking (If accountholder is under 18)	Teen Checking Account*

*The majority of HBICU checking accounts will transfer over as SPIRE Free Checking accounts. the exception will be if the account holder is under the age of 18, then the account will transfer over as a Teen Checking account. If you would like to change your Free Checking to a difference account type, please call or stop in to any SPIRE location.

Shared Branching

Members can enjoy convenient access to their SPIRE accounts through a network of more than 5,500 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



SPIRE PRODUCTS & SERVICES

Deposit Products

- Share Savings Account
- Money Market Savings Account
- Individual Retirement Account (IRA)
- Certificates of Deposit
- Holiday Savings Club
- Budget Savings Account
- 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
- Vehicle & Truck Loans
- Recreational Vehicle Loans
- Secured Loans
- Revolving Credit Lines
- Personal Loans

SPiRE Visa® Products

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

FREE Convenience Banking

- Digital Banking
- Mobile Banking
- Mobile Deposit Capture
- ACCESS Telephone Banking
- External Transfers
- eStatements
- BillPay
- eAlerts
- Direct Deposit
- Coin Counters
- Apple Pay, Google Pay, Fitbit Pay, Garmin Pay

Business Services

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

ATMs Free to SPiRE Members

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





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**.

SPIRE **WEALTH MANAGEMENT**

With so many decisions on your plate, it is hard to focus on your future. This is where SPIRE Wealth Management can help. A division of SPIRE Retirement & Investment Services, SPIRE Wealth Management can assist you in all aspects of planning for your retirement.

Have a conversation with our Vice President of Wealth Management, Wendy Maczko, CRPC®, a Registered Representative of Infinex Investments, Inc. and call **651.641.2215**.

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 & 22 LOCATIONS

Blaine Branch

10 Northtown Dr NE, Blaine, MN 55448

Lobby

Monday–Thursday: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.

Friday: 8:30 a.m.–6 p.m.

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

Coon Rapids Branch

3380 Northdale Boulevard NW
Coon Rapids, MN 55448

Lobby

Monday–Thursday: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.

Friday: 8:30 a.m.–6 p.m.

Saturday: 9 a.m.–12 p.m.

**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: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.

Friday: 8:30 a.m.–6 p.m.

Saturday: 9 a.m.–12 p.m.

**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: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.

Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

**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: 8:30 a.m.–4:30 p.m.

Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8 a.m.–5 p.m.

Friday: 8 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

**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: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m.

Drive-Thru

Monday–Thursday: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m.

**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: 8:30 a.m.–4:30 p.m.

Friday: 8:30 a.m.–6 p.m.

Drive-Thru

Monday–Thursday: 8 a.m.–5 p.m.

Friday: 8 a.m.–6 p.m. | Saturday: 8 a.m.–12 p.m.

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

Keewatin Branch

301 N 1st Street, Keewatin, MN 55753

Lobby

Monday–Friday: 9:30 a.m.–4:30 p.m.

**Limited branch services available. Night
depository.**

HOURS & LOCATIONS

Maple Grove Branch

9580 Blackoaks Ln N, Maple Grove, MN 55311

Lobby

Monday–Thursday: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

**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: 9 a.m.–4:30 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8 a.m.–5 p.m.
Friday: 8 a.m.–6 p.m. | Saturday: 8 a.m.–12 p.m.

**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: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.
Friday: 8:30 a.m.–6 p.m.

**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: 8:30 a.m.–4:30 p.m.
Friday: 8:30 a.m.–6 p.m.

Drive-Thru

Monday–Thursday: 8 a.m.–5 p.m.
Friday: 8 a.m.–6 p.m. | Saturday: 8 a.m.–12 p.m.

**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: 8:30 a.m.–4 p.m.

Drive-Thru

Monday–Friday: 8 a.m.–4 p.m.

**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: 8:30 a.m.–4:30 p.m.
Friday: 8:30 a.m.–6 p.m.

Drive-Thru

Monday–Thursday: 8 a.m.–5 p.m.
Friday: 8 a.m.–6 p.m. | Saturday: 8 a.m.–12 p.m.

**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: 9 a.m.–4:30 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8 a.m.–5 p.m.
Friday: 8 a.m.–6 p.m. | Saturday: 8 a.m.–12 p.m.

**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: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

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

HOURS & LOCATIONS

St. Cloud Branch

3951 Division St, Saint Cloud, MN 56301

Lobby

Monday–Thursday: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

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

St. Michael at Cub Branch

900 Central Ave E, St Michael, MN 55376

Lobby

Monday–Thursday: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m.

Coin counter and ATM available during Cub hours.

St. Paul West Branch

(Formerly HBICU)

2700 W Territorial Road, St. Paul, MN 55114

Lobby

Monday–Thursday: 8 a.m.–4 p.m.
Friday: 8 a.m.–3:30 p.m.

**Open to employees of Hubbard.
Limited services available.**

Vadnais Heights Branch

940 Co Rd E East, Vadnais Heights, MN 55127

Lobby

Monday–Thursday: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m.
Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

**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: 8 a.m.–4 p.m.
Saturday: 9 a.m.–12 p.m.

**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: 9 a.m.–5 p.m.
Friday: 9 a.m.–6 p.m.
Saturday: 9 a.m.–12 p.m.

Drive-Thru

Monday–Thursday: 8:30 a.m.–5 p.m.
Friday: 8:30 a.m.–6 p.m. | Saturday: 9 a.m.–12 p.m.

**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 digital wallets that allow you to make purchases quickly and securely with your SPIRE debit or credit card from your mobile device. We offer Apple Pay, Google Pay, and others for *free!*

Apply for Loans 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 & Card Alerts

Stay on top of your finances with alerts to your mobile device or email address. Alerts can be set up for all of your SPIRE accounts, as well as debit and credit cards.

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

Insured by NCUA

5/22