

inSPIRE

A QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION | FALL 2020



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NEW Digital Banking IS HERE!



SPIRE recently upgraded our digital banking platform to bring you an enhanced experience with additional features and functionality. As part of the upgrade, you will now see *all* your SPIRE accounts with one login. If you have questions or want more information, please visit myspire.com/digitalbanking.



New SPIRE Branch Opens in December 10 Northtown Drive NE, Blaine

We are excited to welcome you to our newest branch in December. SPIRE's Blaine branch will move right across the street from the current location. You will enjoy the conveniences of a larger footprint, more room in the drive-thru and a 24-hour ATM. Visit myspire.com for details on the grand opening date.

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ROSEVILLE *in Bloom*

SPIRE is proud to participate in the outdoor art event featuring 6-foot roses! Twenty roses were designed and painted by local artists and displayed around Roseville. Stop by SPIRE's Roseville branch and snap a photo of our rose, *inSPIREd by Minnesota*.
#RosevilleInBloom



DOING GOOD

At SPIRE, we know the importance of helping our communities and we make an effort every day to uphold our core action, to give back. We are humbled by our recent awards and honors that really do reinforce that we *are* doing good.

Dan Stoltz was recognized with the first-ever **Community Hero Service Award** on August 27, 2020. Pain Free Patriots selected Dan because he personifies their mission of passionately serving America's heroes with devotion and selflessness.

SPIRE earned two statewide accolades, the **2020 Desjardin Youth and Adult Financial Education Awards**. This is the fourth and sixth year in a row winning these awards respectfully. SPIRE will go on to compete at a national level.

To continue doing the *most good*, Dan Stoltz will serve as the **Salvation Army's 2020 Red Kettle Community Chair**. Dan's commitment will help people in our community to overcome poverty, combat hunger, provide housing, help disaster survivors and even brighten the holidays. Joe Mauer was the 2019 Community Chair and will pass the bell on to Dan this holiday season.

effortless GIVING

Download **NetGiver** today & discover the ease of giving!

- Zero fees for donor or receiving organization
- All of your donation goes to the cause
- Donations come securely and directly from your SPIRE account

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App Store

Blaine Branch *New location opening late 2020
10 Northtown Drive NE • Blaine, MN 55448
8700 University Ave NW • Blaine, MN 55448
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 Branch
3380 Northdale Boulevard NW
Coon Rapids, MN 55448
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

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

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

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

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

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

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



\$16,000 in Scholarships Available!

Cut the cost of college:

- (16) \$1,000 scholarships awarded
- Traditional and nontraditional students pursuing education in the fall of 2020 & spring of 2021 can apply
- Exclusive opportunity for Minnesota credit union members

To apply and learn more about the scholarship, visit www.mncun.org/fsc-2020.html.

The application deadline is November 30, 2020.

2021 SLATE OF BOARD Candidates

Tom Heinzen (Incumbent), **Tom Hirte** (Incumbent), **Jim Nimlos** (Incumbent)

PETITION NOTICE—Nominations to the slate of candidates for the board of directors may be made only by the nominating committee or by a petition to the nominating committee. If you wish to be placed on the ballot by petition, you must deliver a petition signed by at least 1270 SPIRE members (1% of the total membership) to the nominating committee c/o Mai Yang at SPIRE by November 9, 2020.

Mai may be reached by calling 651.641.2141. Nomination petitions must include a certificate signed by the nominee stating agreement to the nomination and willingness to serve if elected. Nominees must meet requirements of board members that are specified in SPIRE's bylaws. All primary members over the age of 18 with \$10 or more in their Share Savings account are eligible to vote.



SPIRE'S 87TH ANNUAL MEETING

Saturday, February 13, 2021 @ 9 a.m.

Due to the pandemic, the event will take place virtually.

Further details will be posted on myspire.com in the coming months.

Avoiding Pandemic Scams

Fraudsters are using the Coronavirus (COVID-19) Pandemic to their advantage and scamming consumers by any means necessary. Fraudsters are posing as legitimate companies offering vaccines or home test kits, pretending to be contact tracers asking for your personal information, and even posing as charities to swindle you out of money. They've even gone as far as using stolen identities to apply for pandemic assistance and loans. It is hard enough to keep up with the ever-evolving scams, but to add in a pandemic when people are at their most vulnerable, it makes it so much worse.

Here are five things you can do to avoid a scam:

1. Ignore offers for vaccinations and home kits.
2. Hang up on robocalls.
3. Watch out for phishing emails and texts asking you for personal information.
4. Research before you donate. Check ftc.gov/charity.
5. Visit the Federal Trade Commission (FTC) website to stay up-to-date on the latest scams, ftc.gov/coronavirus



Breast Cancer Awareness

Each October, the SPIRE staff donate money in support of those affected by cancer.

Minneapolis Branch

3117 University Avenue SE
Minneapolis, MN 55414
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Mora Branch

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 Branch

200 West Highway 23 • Ogilvie, MN 56358
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Pine City Branch

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 Branch

501 South 2nd Street • Princeton, MN 55371
Coin Counter Available During Lobby Hours.
24-Hour ATM. Safe Deposit Boxes Available.
Night Depository.

Roseville Branch

1880 Perimeter Drive • Roseville, MN 55113
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

St. Cloud Branch

600 25th Ave S • Suite 101
St. Cloud, MN 56301
Shared branching services are not available at this time.

Vadnais Heights Branch

940 Co Road E East • Vadnais Heights, MN 55127
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

Woodbury Branch

195 Radio Drive • Woodbury, MN 55125
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.



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- Recent Market Volatility
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- Fixed Annuity Rates and Options
- Financial Planning and More!

Make an appointment with a local advisor today to see what's next.



Steve Carlson, CFP®, CMFC®
651.641.2174
scarlson@myspire.com
Blaine, Coon Rapids, Elk River & St. Cloud



Ryan Finc
320.679.8118
rfinc@myspire.com
Isle, Milaca, Mora, Ogilvie, Pine City & Princeton



Wendy Maczko, CRPC®
651.641.2378
wmaczko@myspire.com
Eagan, Vadnais Heights & Woodbury



Donald Sundt
651.641.2192
dsundt@myspire.com
Eden Prairie, Minneapolis, Hopkins, Maple Grove & Roseville



Joseph Johnston, AAMC®
651.641.2188
jjohnston@myspire.com
St. Paul

CALL TO SET UP AN APPOINTMENT | 651.641.2298

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TOY DRIVE!

SPIRE is collecting new, unwrapped toys at all branch locations from **November 1 through December 11.**

Toys/gifts for children six months to 18 years are appreciated and accepted. All donations will stay within the local communities.



INSPIRING HOPE FOR A GLOBAL COMMUNITY™

**International Credit Union Day
OCTOBER 15**

Hope is a global resource that everyone has a right to feel and experience. Credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

All SPIRE locations will be closed on November 11 (Veteran's Day), November 26 (Thanksgiving Day) and December 25 (Christmas 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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