

inSPIRE

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



WE ARE HERE FOR YOU

From the desk of **Dan Stoltz**

The last few months have caused great pain to be felt across Minnesota even reaching across the country and the world. We are saddened by the senseless death of George Floyd. We remain committed to the communities we serve and we will continue to do our part to live out our core purpose of improving lives and our core action of giving back.

With COVID-19 we've all had to shift our lives in many different ways. As a company, we are shifting our processes to continue to keep you and your money safe. People have always been our top priority, and that will never change.

SPiRE is committed to keeping you safe by:

- Providing Personal Protective Equipment for all of our staff including masks and protective plexiglass shields at our teller windows
- Offering in-person appointment options at our branch locations
- Cleaning high-touch surfaces according to the CDC's guidelines
- Practicing safe social distancing at all our locations

- Providing contact-less service options including SPiRE's mobile app, Internet Banking (with Chat), our automated phone system, our Contact Center and of course, the drive-thrus.

Finances can be a source of stress, which can be amplified during this pandemic. Here are a few simple pieces of advice to remember when it comes to your finances:

Don't worry. You will get through this. Help is out there. If you don't ask for help, the answer is always no. There are options when it comes to finances.

Don't fall for scams. Unfortunately, scammers take advantage of sensitive situations, especially now. If something sounds too good to be true, it probably is. Know who you are working with and do *not* share personal information.

Don't jump into investment opportunities. If you are looking to make investments, we recommend working with a professional who has expertise to advise you.

Map your inflows and outflows. It is important to know what money is coming in and going out. Prioritize your

spending and create a plan. Keep it simple so you do not feel overwhelmed.

Save, Save, Save. Take a portion of your paycheck off the top right away. Put that money away for emergencies. If you don't have anything saved, start now, even if it is only five dollars.

Shop for rates. Look for savings on things like insurance, cable bills and phone bills. It's also a great time to check for lower interest rates on credit cards and auto loans.

We are grateful to be a part of your lives and grateful for your trust in us. If your income has been impacted by the pandemic and you need payment relief on your SPiRE loan, please contact us at 651.215.3500.

We will post regular updates to our procedures and anything else you need to know on myspire.com/safe and on our social-media channels.

From all of us at SPiRE, please remember, we are here for you.

It's Home-Buying Season!



Trust SPiRE to get you into your new home. We are here to help you every step of the way. Contact our mortgage professionals for more information.

651.268.7725

realestatelending@myspire.com

SPiRE® GIVES BIG!



Recognizing the deep impact COVID-19 has caused throughout Minnesota, SPiRE organized a GIVE BIG campaign to donate **\$250,000!** In a unique approach, SPiRE's leadership asked its 300 employees to select the organizations to receive the funds. SPiRE was able to help **187 businesses and charities.**

Call for CANDIDATES

SPIRE is a member-owned financial cooperative, governed by a volunteer board of directors. As a member of SPIRE, you can become a candidate for the board of directors and be part of SPIRE's leadership.

What does it take to be on the board? An interest in SPIRE's activities, the ability to volunteer 5-10 hours per month, familiarity with income and balance sheet figures, and dedication to SPIRE members. More information on board qualifications can be found at myspire.com/board. If you don't have access to the Internet, please contact Mai Yang at 651.641.2141 for a print copy.

If you would like to exercise your right as a member of SPIRE to seek a position with the board of directors, please contact Mai either at the phone number above, or at myang@myspire.com, to express your interest by Friday, August 7, 2020.

Congratulations to SPIRE's 2020 \$1000 Scholarship Winners!

We wish you the best in your future endeavors!

Winner, City	College Attending in the Fall
Zachary Arco, Blaine	University of Minnesota Twin Cities
Rebecca Schuetz, Eden Prairie	George Mason University
Hannah Davis, Hinckley	Hamline University
Nathaniel Webster, Pine City	Brigham Young University
Melody Shryock, Ramsey	Bethel University

DAN STOLTZ Named Most Admired CEO



Dan Stoltz, President and CEO of SPIRE Credit Union, has been named a 2020 Most Admired CEO by *Minneapolis/St. Paul Business Journal*.

The awards program recognizes Twin Cities-based CEOs who lead organizations with less than \$1 billion in revenue for their professional accomplishments, as well as their contributions to the broader community and their industries through volunteerism and board memberships.

Dan Stoltz became President and CEO of SPIRE in 2010 amidst the Great Recession. In Dan's first four years as CEO, SPIRE doubled its equity, and then began its unprecedented growth years. SPIRE's Net Income of \$9 million in 2019 is the best year in SPIRE's 86-year history. Under Dan's leadership, it has surpassed \$1.3 billion in assets, and now serves over 125,000 members, making SPIRE the third-largest credit union in Minnesota by membership.

But it's more than Dan's business acumen that garnered him the prestigious Most Admired CEO award. You can't help but be inspired by Dan. His passion for giving back is infectious, and his impact far-reaching.

"I am humbled and honored to be included among the most admired CEOs. This is truly a team award. Leaders that I learn from believe that surrounding yourself with great people is the absolute key. Hats off to Team SPIRE!"

Previous winners include Marcus Fischer, Carmichael Lynch; Rich Wagner, Dunwoody College of Technology; Susan Haigh, Twin Cities Habitat for Humanity; Rob Zeaske, Second Harvest Heartland; and Dr. Jeffrey Chell, Be The Match.

Blaine Branch *New location opening late 2020
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.



Digital-Banking Upgrades COMING SOON!

SPIRE is busy working on many exciting upgrades to our current Internet and mobile-banking platforms to bring you a better, all-new digital-banking experience.

What you can expect:

- The same experience across all platforms (desktop, mobile and SPIRE's mobile app)
- One login for *all* your accounts
- Each account holder will have their own login
- Seamless loan-payment options (you'll be able to make payments to your all your SPIRE loans including credit cards and mortgage within the new digital banking system)

There are several additional functions you'll be able to enjoy. To learn more visit myspire.com/digitalbanking.

Watch your inbox for more information in the coming weeks. Please make sure we have up-to-date contact information for all account holders. You can update the information yourself now in Internet Banking or by calling SPIRE.



SPIRE is very excited to announce the launch of the new, free app to give back – **NetGiver**. NetGiver is an application (app) created exclusively for credit-union members, allowing you the opportunity to give back freely with *zero fees* to you or the nonprofit.

What makes this giving app so unique?

- 100% of your donation is given to the charity of your choice; ZERO FEES to you or the charity. *Many other giving platforms charge fees of 3-7%
- Give any amount you wish between \$5 and \$1,000. Your whole donation goes to the charity!
- Track your charitable giving in one location. The app connects securely to your SPIRE checking or savings account and allows you to donate to any 501(c)(3) nonprofit via ACH.

The app is available on Google Play and the Apple App Store.

Time to Make *Your* Impact!

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

Reopening to be determined at a later date
600 25th Ave S • Suite 101
St. Cloud, MN 56301

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.

SPIRE

Retirement & Investment Services

IS YOUR RETIREMENT INCOME HURT BY LOW INTEREST RATES?

In a low-interest-rate environment, your retirement assets may not be able to provide the kind of lasting income you'll need to help you retire comfortably.

Contact us today to learn your options for growing your retirement income.



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SPIRE SHRED DAY

Clean out your personal files in a safe and secure way.

Saturday, October 3 from 9 a.m. to 12 p.m.

FREE FOR SPIRE MEMBERS



PRINCETON • MAPLE GROVE • EAGAN • VADNAIS HEIGHTS



**From boats to ATVs,
campers to RVs,
we can help finance
your 'Sota lifestyle!**

APPLY TODAY

mySPIRE.com

OPENING LATE 2020

SPIRE's New Branch in Blaine

Construction is underway!

The new (larger) branch will be located at **10 Northtown Drive NE**. It is directly across the street from the current location.



All SPIRE locations will be closed on July 4, Independence Day and September 7, Labor Day.

*my***SPIRE.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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