

in

SPIRE

SUMMER 2018

QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION

From the Desk of Dan Stoltz 100,000 Strong



This spring, we celebrated a milestone at SPIRE – 100,000 members. In today’s fast-paced society that often places focus on consumption over service, our core value and purpose are resonating with consumers and business partners alike. As our credit union continues to grow year after year, we are fortunate to have so many loyal member/owners at SPIRE.

As SPIRE grows into 18 branch locations and surpasses \$1 billion in assets this year, I want to reassure you we are not sacrificing quality for quantity. SPIRE’s goal is not to be the biggest financial institution in Minnesota; our mission is to be the best in terms of service and overall value. We will not forget our roots and will work hard each and every day to earn your loyalty and keep your trust.

Our member/owners are people, not account numbers, and that will not change no matter how big we are. When you walk through the door, we will call you by name and genuinely want to learn about you, your family and all your goals and dreams. The better we know you, the better we can serve you. Our personalized SPIRE service will not be compromised.

In order to live out our core value and purpose, it is not enough to provide great service inside the confines of our branches, but to also care about and improve the lives of those in the communities we serve. This past winter, SPIRE



partnered with the St. Paul Winter Carnival to help build the Ice Palace that brought a record number of visitors to St. Paul. This summer, our SPIRE ambassadors from all 17 branches look forward to meeting our neighbors at community festivals and parades throughout Minnesota. I’m proud that our ongoing commitment to the Children’s Miracle Network and Gillette Children’s Specialty Healthcare continues to strengthen with the daily generosity of SPIRE members and staff.

With the strength of 100,000 members, we are pursuing our vision of being the Best Financial Services Provider in Minnesota with greater enthusiasm than ever before.

Thank you for putting your trust in SPIRE.

Dan Stoltz
President/CEO

DRIVEN
TO PROVIDE YOU FREEDOM

Vehicle Loans
Boat | RV | Auto

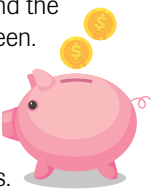
Apply Today

What are you saving for?

SPIRE is here to help you save for the big things and the little things in between.

Check out our competitive Money Market and Certificate rates.

myspire.com/save



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 Shelly Nicolai at 651.641.2332 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 Shelly either at the phone number above, or at snicolai@myspire.com, to express your interest by **Wednesday, August 1, 2018**.



Construction of SPIRE's newest branch kicked off with a ground-breaking ceremony in June. Located on the Southwest corner of the intersection of I-35E and County Road E in Vadnais Heights, the branch will serve the communities of the Northeast Metro area.

The 5,000 square foot full-service branch slated to open this December will include a drive-thru and 24-hour ATM. "We look forward to providing a more convenient SPIRE experience to Vadnais Heights and surrounding communities," stated Jim Ganger, SPIRE Senior Vice President of Relationship & Service Experience.



DRIVEN

to give you money to explore

Open a SPIRE Checking Account
and get **\$100*** today

*Offer valid to persons with no prior checking relationship with SPIRE in the last 12 months. \$100 minimum deposit required to open Free checking account. \$50 minimum deposit required to open a Saints or Teen checking account. To qualify for \$100 offer, account holder must set up an Automatic Payment or Direct Deposit and make a total of 6 SPIRE debit card transactions within 60 days. Account must remain open for six months. \$100 will be deposited to the checking account upon account opening. If all requirements of offer are not met, SPIRE reserves the right to reclaim the \$100. Account holder responsible for any applicable taxes. Limited time offer valid 7.1.18 - 9.30.18. Subject to termination at any time. Other conditions and restrictions may apply. **Federally Insured by NCUA.**

Move? Get Married? New Job? Other Changes?

As a reminder, please make sure to notify SPIRE of any changes to your name, address, email or phone number! It is important for us to have your most up-to-date contact information to best serve you.

Blaine Branch

8700 University Ave NW • Blaine, MN 55448
Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.

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 Drive-up 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.

Search. Find. Finance. Earn. Love ♥.

Search the MLS for your new home.

Find your new home with an experienced agent hand-picked to help you.

Finance your new home with the right loan from an expert loan officer at SPIRE.

Earn cash rewards (an average of \$1,200)* when you close on your new home.

Love the whole journey to your new home.

**First-time Homebuyer • Conventional (Minimum 3% Down)
FHA • VA • USDA Rural Housing • Jumbo**

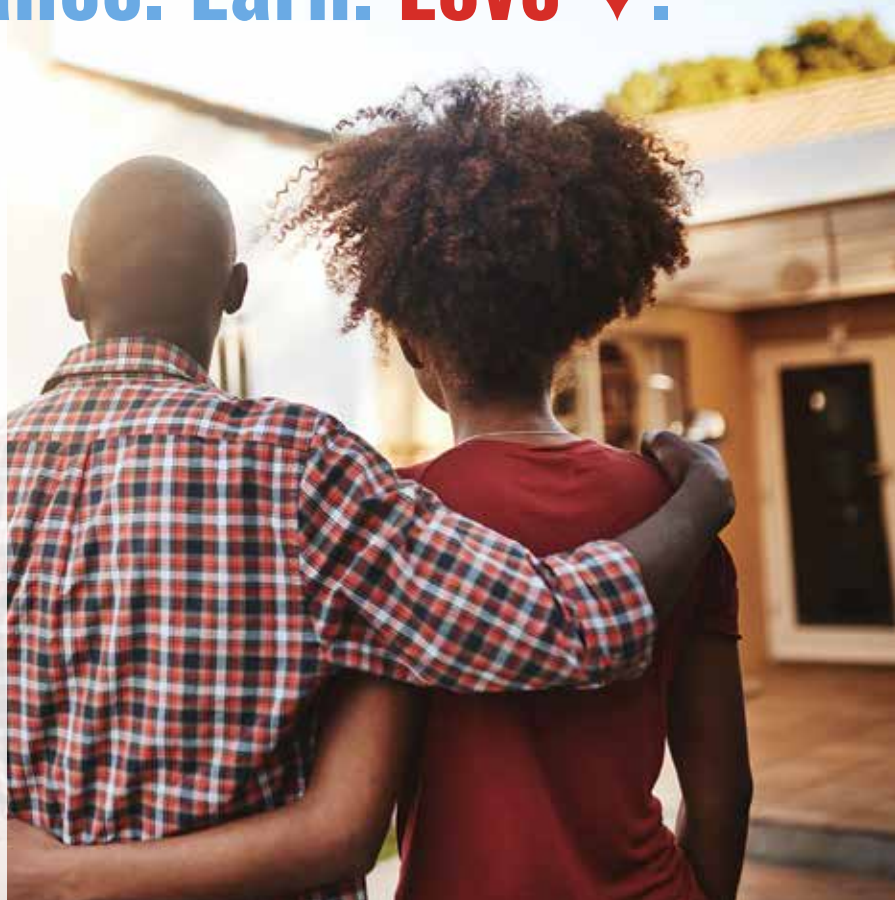


**HOME
Advantage®**



**EQUAL HOUSING
OPPORTUNITY**

*The HomeAdvantage program is made available to you through a relationship between SPIRE and CU Realty Services. Cash rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for the cash reward if they use an agent outside this network. Using SPIRE for a mortgage is not a requirement to earn a cash reward. Cash reward amounts are dependent on the commissions paid to the agent. SPIRE may have specific rules on how your reward will be paid out. Cash reward incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with SPIRE to get details that may affect you.



SPIRE Scholarships Awarded!



To date, the SPIRE Scholarship Program has awarded 74 scholarships for a total of \$39,000 to our members. Mason Stoltz, pictured above left, (no relation to Dan) and Katelyn France, pictured above right with Staci Hancock, branch manager at SPIRE Pine City, each received \$500 SPIRE scholarships in 2018.

Students were asked to complete an essay answering the question, *What is a healthy financial habit? How can SPIRE help you obtain healthy habits?* Mason's winning essay noted, "Without an intentional and purposeful spending plan, I can drain my funds rapidly and

aimlessly. SPIRE has helped me avoid this by presenting the 10-10-80 rule during its annual meetings. These numbers represent: donating 10% of your income, saving 10% for a rainy day, and living on 80% of your earnings." Mason attended Eden Prairie High School and plans to attend Brigham Young University.

Answering the same essay question, Katelyn from Hinckley-Finlayson High School said, "At 15, I came in and met with one of SPIRE's financial advisors, who helped me prepare for my incoming junior year. I am far from a traditional student, as I spent the second semester of school competing in international science competitions. Knowing that I would need to have money available if I advanced to Los Angeles, I set up a savings account and learned how to direct deposit my paycheck into the account. This option would prove beneficial to me, as it helped me learn self-control." Katelyn will attend the University of Minnesota-Duluth.

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 So • 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. Paul Branch

Cray Plaza at Galtier Towers
380 Jackson Street • Suite 279
St. Paul, MN 55101
**Coin Counter Available During Lobby Hours.
ATM. Night Depository.**

Coming December 2018 Vadnais Heights Branch

940 E Cty Road E • Vadnais Heights, MN 55127

Woodbury Branch

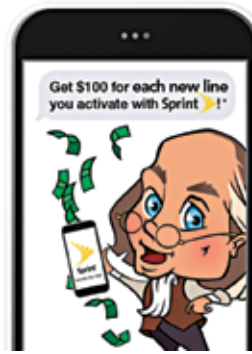
195 Radio Drive • Woodbury, MN 55125
**Coin Counter Available During Lobby Hours.
24-Hour Drive-Up ATM. Night Depository.**

Cash in on the BENefits of membership



The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, SPIRE members can get a \$100 CASH REWARD for each new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for each line.

- A \$50 loyalty cash reward every year for each line activated or transferred.*
- Plus, 25% off accessories in store with the Sprint Credit Union Member Cash Rewards Program.



*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

How to get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

GET YOUR BENS!

- \$100 for each new line you activate with Sprint, up to 3 lines.*
- Current Sprint customers receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards, up to 3 lines.*

SPIRE members can enjoy a complimentary financial review.

Call 651.641.2298 to make an appointment.



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Upcoming SPIRE Events

DATE	TIME	EVENT	LOCATION
July 7	6 pm	Isle Days Parade	Isle
July 8	1-3 pm	Lowertown Clean Up Crew Event	Mears Park
July 14		Maple Grove Business Expo	Maple Grove
July 15	1 pm	The Raspberry Festival Parade	Hopkins
July 18	8:30 pm	Torchlight Aquatennial Parade	Minneapolis
July 21		Sherburne County Parade	Elk River
July 28		Kanabec County Parade	Mora
July 30-Aug 5		3M Championship	Blaine
Aug 4		Pine County Parade	Pine City
Aug 4		Back to the Tower Days Parade	Ogilvie
Aug 5	1-3 pm	Lowertown Clean Up Crew Event	Mears Park
Aug 11	5 pm	Mille Lacs County Fair—Talent Show inSPIRE award sponsor	Princeton
Aug 21		Coffee and Commerce	McQuoids Inn—Isle
Aug 26	11 am	Woodbury Days Parade	Woodbury
Sept 1		SPIRE Night at Ogilvie Raceway	Ogilvie
Sept 9	1-3 pm	Lowertown Clean Up Crew Event	Mears Park
Sept 22	9 am-Noon	FALL SHRED DAY	Mora & Roseville Branches

All SPIRE locations will be closed the following holidays | Independence Day • Wednesday, July 4 | Labor Day • Monday, Sept 3

MH51R5

How to Reach SPIRE

ONLINE **myspire.com**
METRO **651.215.3500**
TOLL FREE **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.

FIND US ON

