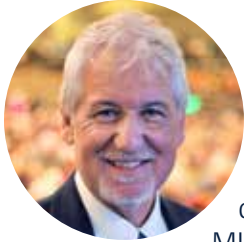


# inSPIRE



A QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION | FALL 2021



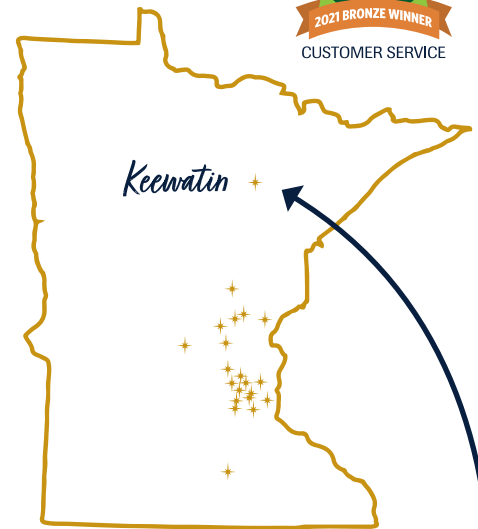
## From the Desk of DAN STOLTZ

**Minnesota's Best.** That has been and continues to be SPIRE's vision. Our goal is not to be Minnesota's biggest financial institution, simply the best. Each day, the entire team and I come to work to take care of you, our members. In August, we learned that SPIRE was VOTED MINNESOTA'S BEST CREDIT UNION in the Star Tribune's inaugural Reader's Choice Award

program. This makes for a very proud moment for the President and CEO. As if that wasn't enough, in the same survey, SPIRE was also voted MINNESOTA'S BEST in WEALTH MANAGEMENT. This category included companies from across the industry, not just credit unions. Helping our members at every stage of life is what we are here for and exactly what SPIRE's Retirement & Investment Services experienced team does. Finally, SPIRE was also voted MINNESOTA'S BEST in CUSTOMER SERVICE (Bronze). It's important to note, this category was across ALL industries, not just financial services. I strongly believe that what makes us MINNESOTA'S BEST is HOW we treat our members and our community. Being passionate about helping others, giving back, listening, being kind and respectful is what I want SPIRE's legacy to be.

To leave a great legacy, you must lead and cultivate a culture of positivity, acceptance, and encouragement. Just like we treat our members like family, our staff is an extension of family, too. Without them and their passion, we cannot serve you. I am very grateful for everyone at SPIRE working together to excel through the challenges that face us and keep smiling and working hard through it all. I am happy to share that we were selected by Minneapolis/St. Paul Business Journal as a 2021 Best Places to Work honoree. SPIRE was one of 10 Minnesota companies in the "large" category (250 or more employees.)

It's not the public awards and recognition that is important. It's knowing we are working to improve lives and invest in our communities. These honors are very significant because it reinforces our values and allows the spotlight to be cast on the wonderful group of people who make up SPIRE.



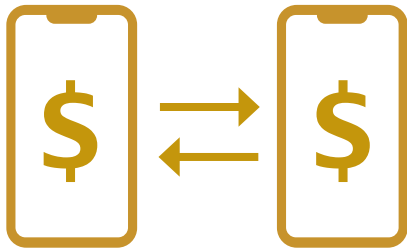
## Central Hanna Employees Credit Union Merges with SPIRE

With a 93.7% affirmative vote from Central Hanna Employees Credit Union (CHECU) members, a partnership/merger between SPIRE and CHECU became effective September 1, 2021.

Founders Willie Traeger and Elmer Kettunen organized CHECU in 1957 to serve the employees of Hanna Mining Company in Keewatin, MN, which is now U.S. Steel. In 2012, the credit union expanded from an employee-based to a community-based charter, and moved into their current location, a historic early 1900s brick building that originally housed Keewatin's first bank.

The SPIRE Keewatin branch is located at 301 North 1st Street and is open to all SPIRE members.





## Peer to Peer (P2P) Payment Truths

Apple Pay, Cash App, Google Pay, PayPal, Venmo and Zelle are just some of the well-known money transfer services that offer P2P payments via an application (app). These apps were designed to be used when sending or receiving money from someone you know and trust, such as family and friends. You may go out to lunch with a friend and forget your wallet so you “Cash App” them your part of the bill. This is what the P2P app is meant for.

Scammers love to use these apps to trick people into sending money. They do this because once you send the money, the chances of getting it back is basically non-existent. This is also the case when purchasing goods, services, or merchandise via P2P. Be aware that if you send money and you never receive the goods, service, or merchandise (or the merchandise is defective), you are at the mercy of the recipient to get your money back and there may be no recourse to file a dispute or fraud claim.

Even if you are trying to send money to someone you know and trust and accidentally mistype their name or phone number and it’s sent to the wrong person, it is extremely hard and rare that you would get your transaction reversed or your money sent back.

Each one of the above-mentioned P2P payment applications does indicate in their disclosures that you should only send money to someone you know and trust. They do not recommend using the app for commercial transactions (purchasing merchandise or services).

SPIRE’s recommendations: If you are transferring a small amount, be very diligent when typing in the recipient’s information to ensure it’s correct and do not use the apps for large-dollar transactions. After all, you can still use cash, write a check, or set up a transfer from your SPIRE account through digital banking. Please contact SPIRE to learn more about external transfers.

# Save the Date!

## SPIRE’s 88<sup>th</sup> Annual Meeting

### SATURDAY, FEBRUARY 26, 2022

Complete details including location and time will be posted in the Winter 2022 inSPIRE newsletter and on [myspire.com](http://myspire.com) in the coming months.

## 2022 SLATE OF BOARD CANDIDATES

Lee Brucker (Incumbent) • Lynn Kothe (Incumbent)  
Paul Miller (Incumbent) • Dan Stoltz (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 1390 SPIRE members (1% of the total membership) to the nominating committee c/o Mai Yang at SPIRE by November 12, 2021.

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.



## REFINANCE YOUR HOME

and enjoy what a lower rate can do for you

Lower your payment, consolidate debt, remodel, or anything you wish!

### Blaine

10 Northtown Drive NE • Blaine, MN 55434  
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

3380 Northdale Boulevard NW  
Coon Rapids, MN 55448  
Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.

### Eagan

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

### Eden Prairie

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

### Elk River

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

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

### Isle

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

### Keewatin

301 N 1st Street • Keewatin, MN 55753  
Night Depository.

### Maple Grove

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

### Milaca

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

- (16) \$1,000 scholarships awarded
- Traditional and non-traditional students pursuing post-secondary education in the fall of 2022 or spring of 2023 or high school seniors graduating in 2022 can apply
- Exclusive opportunity for Minnesota Credit Union Network affiliated members

To apply and learn more about the scholarship, visit <https://www.mncun.org/scholarship-council.html>

The application deadline is **November 30, 2021**.



## A LOW-RATE PERSONAL LOAN

gives you freedom to focus on what's important

Use the money for any purpose. No origination fees.

## Annual Toy Drive!

SPIRE is collecting new, unwrapped toys at all branch locations from November 1–December 10. Toys/gifts for children six months–18 years are appreciated and accepted. All donations will stay within the local communities.



## The app for fee-free giving

GIVE freely™

SPIRE CREDIT UNION



NETGIVER

## stronger THAN CANCER

The SPIRE staff are proud to wear **pink** in October to raise money and support those who have been affected by cancer.

**#StrongerThanCancer**

### Minneapolis

3117 University Avenue SE  
Minneapolis, MN 55414

Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.

### Mora

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

200 West Highway 23 • Ogilvie, MN 56358

Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.

### Pine City

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

501 South 2nd Street • Princeton, MN 55371

Coin Counter Available During Lobby Hours.  
24-Hour ATM. Safe Deposit Boxes Available.  
Night Depository.

### Roseville

1880 Perimeter Drive • Roseville, MN 55113

Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.

### St. Cloud

3951 Division St. • St. Cloud, MN 56301

Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.

### Vadnais Heights

940 Co Road E East • Vadnais Heights, MN 55127

Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.

### Waseca

299 Johnson Ave SW #130 • Waseca, MN 56093

Coin Counter Available During Lobby Hours.  
24-Hour ATM. Night Depository.

### Woodbury

195 Radio Drive • Woodbury, MN 55125

Coin Counter Available During Lobby Hours.  
24-Hour Drive-Up ATM. Night Depository.



## International Credit Union Day – October 21

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

# Fall Shred Day

**Saturday, October 9 | 9 a.m.–12 p.m.**

COON RAPIDS • PINE CITY  
VADNAIS HEIGHTS • ST. CLOUD  
LOCATIONS ONLY

\*There is a limit of three bags or boxes.

Time to clean out your personal files and securely dispose of them.

**FREE FOR SPIRE MEMBERS**

# SPIRE WEALTH MANAGEMENT



**Wendy Maczko, CRPC®**  
wmaczko@myspire.com  
**651.641.2215**



## WHAT'S THE VALUE

of working with an advisor?

### Focus

Having a strategy in place helps prevent emotional decision making and provides better long-term results.

### Growth

Getting professional financial help gives you guidance and access to multiple solutions to help grow your net worth.\*

### Support

You'll have someone on your side with your best interest in mind, protecting your assets and working toward your goals.

**SCHEDULE YOUR FINANCIAL REVIEW | 651.641.2298**



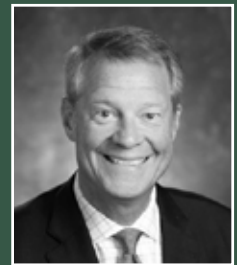
**Steve Carlson, CFP®**  
scarlson@myspire.com  
Blaine, Coon Rapids, Elk River and St. Cloud



**Ryan Finc**  
rfinc@myspire.com  
Isle, Milaca, Mora, Ogilvie, Pine City and Princeton



**Joseph Johnston, AAMS®**  
jjohnston@myspire.com  
Eagan, Minneapolis, Vadnais Heights, Waseca and Woodbury



**Tom Langseth, CLU®, ChFC®, CRPC®, RICP®, WMCP®**  
tlangseth@myspire.com  
Eden Prairie, Brooklyn Center, Hopkins, Maple Grove and Roseville

\*There is no assurance that investing through a financial professional will improve net results.

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All SPIRE locations will be closed on Veterans Day, November 11; Thanksgiving, November 25; Christmas Eve, December 24 (closing at 1 p.m.); Christmas, December 25; and New Year's Eve, December 31 (Brooklyn Center **only** closing at 1 p.m.).

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](http://myspire.com/inspire). SPIRE Credit Union is an Equal Employment Opportunity/Affirmative Action Employer

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