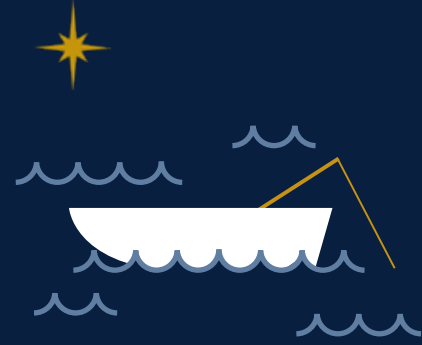


inSPIRE



A QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION | **SUMMER 2021**



SPIRE & THE ST CLOUD ROX

SPIRE is excited to announce a new partnership with the St. Cloud Rox! Sing along with us for the SPIRE Seventh-Inning Stretch at all Rox home games. The St. Cloud Rox, a member of the Northwoods League, is a collegiate summer baseball team in St. Cloud, Minnesota. The Rox play 72 games scheduled over a 76-day season running from late May to mid-August every summer.

St. Cloud has had a total of 32 players advance to play at the Major League Baseball level, which leads all Northwoods League teams. The league itself has seen over 250 players play professional baseball since its inception in 1994.

Entering their tenth season of Northwoods League baseball in 2021, the Rox provide affordable family fun and the best nine-inning vacation for fans while showcasing some of the top college talents in the nation at home at the Rock Pile.

NEW

SPIRE St. Cloud to Open August 2!

3951 Division Street (near Crossroads Center)

SPIRE's new St. Cloud branch location will open on Monday, August 2. The new location will boast a three-lane drive-thru, coin counter, 24-hour ATM and night depository with much more room to service members. The old location (600 25th Ave. S., Suite 101) will close permanently at the end of the business day on July 30, 2021.

St. Cloud hours beginning Monday, August 2, 2021:

Lobby Hours:

Mon.-Thurs.: 9:00 a.m.-5:00 p.m.

Friday: 9:00 a.m.-6:00 p.m.

Saturday: 9:00 a.m.-12:00 p.m.

Drive-Thru Hours:

Mon.-Thurs.: 8:30 a.m.-5:00 p.m.

Friday: 8:30 a.m.-6:00 p.m.

Saturday: 9:00 a.m.-12:00 p.m.



Effective August 7, 2021, SPIRE Blaine will be open on Saturdays from 9 a.m.-12 p.m.



SPIRE is once again a proud partner of the 3M Open.

As an official PGA TOUR stop, it brings the world's best golfers to the Twin Cities.

The event runs July 19-25 at the TPC in Blaine. Friday, July 23 is SPIRE Day. SPIRE members can purchase discount tickets online at myspire.com/3mopen. (SPIRE members will save \$20 per ticket.)

Be sure to stop by and take a photo with Archie (our 1952 Ford pickup) if you go!

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 five to ten 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 6, 2021**.

Elder Abuse Awareness

An estimated \$36.5 billion is lost each year by older Americans who are victims of financial abuse and approximately one in six people age 60 or older are impacted.



One of the primary factors that contribute to an older adult becoming susceptible to financial exploitation is social isolation. People may turn to the Internet, social media sites and anyone who shows an interest in interacting.

Although these numbers are staggering, they are also from before the pandemic. If social isolation is one of the primary reasons an older adult is financially exploited, the last 12 months have no doubt been hard on those impacted.

Take any opportunity you can to educate yourself, family, friends and any older adult you know that could be impacted.

Find more information on Senior Scams on the Minnesota Attorney General's Office website: [Scams: ag.state.mn.us](http://Scams.ag.state.mn.us)

Time to BUY



Should I get Prequalified or Preapproved for a Mortgage Loan?

These are two important steps in the prepurchase mortgage application process. Some people use these terms interchangeably. However, there is an important difference.

Prequalifying gives you an idea of how much loan money you qualify for based on the information you provide along with your credit. This is a first step and also a good time to review the financing options that are available.

A Pre-approval is a complete application where you supply all the necessary documentation to perform a full review of your credit, assets, liabilities, and income. Your lender will determine how much you qualify for and provide a conditional commitment letter.

Getting preapproved helps you shop for a home with confidence. It also puts you at an advantage when putting in an offer on a home, especially in today's market.

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.

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.

Congratulations on Your Retirement, Debbie!

Debbie Mickelson, division president of Electrus, a Division of SPIRE Credit Union, has retired from a 33-year career in credit unions. She was hired by Electrus, then known as Local 292 IBEW Credit Union, in September 1993 as the vice president of operations. Prior to joining Electrus, she worked at Honeywell Credit Union for five years.



“What I treasured the most about my career was the ability to help people make their dreams come true,” said Debbie. “Credit unions make a difference in improving lives. Throughout my tenure with Electrus, I was actively involved in our electricians’ apprenticeship program. It was so fun to explain credit unions to them, and help them with their financial needs going forward.”

In retirement, Debbie and her husband plan to tackle their travel ‘dream list,’ which includes Machu Picchu in Peru, Zion, Bryce Canyon, and Arches National Parks in the United States. They also enjoy taking in the beauty of the all-American motorcycle road trips.



Thank you Tom Hirte!

A special thank you to Tom Hirte for 28 years of volunteer service on the SPIRE board of directors. During his time on the board, he served 15 years as board chair and was on various committees including governance, supervisory, and credit.

Tom will be recognized with the 2022 Credit Union Builder Award by the Minnesota Credit Union Network for his dedication to the success, growth, and vitality of the not-for-profit financial movement in Minnesota. Please join us in welcoming Paul Miller (former chairman of the board for Diversified Credit Union.)



SPIRE AWARDS \$5,000 IN SCHOLARSHIPS

Congratulations to the following students awarded a \$1,000 scholarship for higher education!

Brianna Haberman, 2021 Milaca High School graduate, will attend Bethel University.

Brielle Norvell, 2021 Milaca High School graduate, will attend Hamline University.

Claire Prinske, a 2021 graduate from Eagan High School, will attend Minnesota State University—Mankato.

Cori Roberts, from Burnsville, MN, attends the University of Minnesota—Twin Cities.

Madison Stoltzman, from Maple Grove, MN, attends the University of Minnesota—Twin Cities.

INSPIREATION FOUNDATION

Financial Education Grants

The InSPIREation Foundation (IF) recently awarded a total of \$20,000 to three organizations that provide financial-wellness education, and tools to achieve financial freedom: FoolProof Foundation, Minnesota Urban Debate League, and Moneyweave Academy, Inc.

The fall 2021 grant cycle is now open! IF has opened another grant cycle to fund financial literacy-focused projects. An application, including measurable goals and a detailed budget, must be submitted through the InSPIREation portal for consideration. To learn more about the InSPIREation Foundation and access the grant application, please visit www.inspireation.org. The deadline for applications September 30, 2021.

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

600 25th Ave S • Suite 101
3951 Division St. (beginning August 2)
St. Cloud, MN 56301

Shared branching services are not available at this time.

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.

Get \$100¹ & 2 Free Saints Tickets²

when you open a new SPIRE St. Paul Saints **free** checking account today!

SPIRE IS THE OFFICIAL CHECKING ACCOUNT OF THE ST. PAUL SAINTS!



ST. PAUL SAINTS OFFER IS BACK!

Outfield Reserved Package

Get an outfield reserved ticket and a St. Paul Saints hat for \$15! A \$30 value.

To access this special offer, use password: **SPIRE** at saintsgroups.com.

This special offer is only available online. Tickets are not available at SPIRE branches.

¹Offer 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 (not including ATM transactions) within 60 calendar days from the date the account was opened. 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 4.1.21 - 9.30.21. Subject to termination at any time. Other conditions and restrictions may apply. **Federally Insured by NCUA**

²\$50 minimum deposit required to open a Saints Free Checking Account at SPIRE. Receive a voucher redeemable at the Saints box office for two free Saint Paul Saints Outfield Reserved tickets when you open a new Saints Free Checking Account. Voucher will be issued at the time the new Saints Free Checking Account is opened. One voucher will be issued for each Saints Free Checking Account opened. Offer valid to persons with no prior Saints Checking relationship with SPIRE in the last 12 months. Free tickets are subject to game availability and seat availability. Ticket vouchers have no cash value and must be redeemed during the dates listed on the voucher. Lost or unused vouchers will not be replaced. Offer subject to termination at any time.

SPIRE WEALTH MANAGEMENT



Wendy Maczko, CRPC[®]

wmaczko@myspire.com

651.641.2215

SPIRE

RETIREMENT & INVESTMENT SERVICES

Time to Plan!

The market is unpredictable, but your retirement doesn't have to be. Creating a plan can give you peace of mind during times of uncertainty and may save you from making decisions driven by fear. Learn more about your 401(k) options and ways to protect it.

Schedule an appointment with someone you can trust.



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[®]

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Tom Langseth, CLU[®], ChFC[®], CRPC[®], RICP[®], WMCP[®]

tlangseth@myspire.com

Eden Prairie, Brooklyn Center, Hopkins, Maple Grove and Roseville

SCHEDULE YOUR FINANCIAL REVIEW | 651.641.2298

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All SPIRE locations will be closed on September 6 for Labor 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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