

inSPIRE

A QUARTERLY PUBLICATION FOR MEMBERS OF SPIRE CREDIT UNION



From the Desk of Dan Stoltz



Summer is in full swing and as many of you know, I have had the pleasure of serving as the 2017 Commodore of the Minneapolis Aquatennial this past year. Vivid memories of watching many Aquatennial events in my lifetime made

this year magical in so many ways. The first Minneapolis Aquatennial festival was held in 1940 after city leaders were impressed with a celebration honoring the visiting King of England in Winnipeg, Manitoba, Canada. Prominent Minneapolis businessman Winfield Stevens convinced city and other leaders to host the Minneapolis Aquatennial—

a celebration to promote a new “City of Lakes” out of the financial ruin of the “Mill City.” Local businesses such as the Dayton Company quickly saw value in sponsoring elaborate floats for Aquatennial parades, as well as candidates for the Queen of the Lakes. Today, the Aquatennial Ambassadors Organization is charged with “inspiring young women to achieve extraordinary futures by providing professional development opportunities through networking and mentoring.” The goal this year for the Aquatennial Family is simply to make a DIFFERENCE (Making WAVES) wherever we go!

It truly was an honor to serve back-to-back as King Boreas LXXIX in the St. Paul Winter Carnival and as the 2017 Commodore of the Minneapolis Aquatennial, attending over 700 community events in our great state, building community and meeting so many amazing people (a lot of whom



have been SPIRE members). As my time as Aquatennial Commodore comes to an end, I am filled with gratitude, thankful for the opportunity. At SPIRE, we believe passionately that giving back to better our communities is part of our Core Purpose!

Dan Stoltz
Dan Stoltz, President/CEO

Twin Cities Beach Blast

SPIRE is excited to be the title sponsor of the revitalized BEACH BLAST!

Join us Sunday, July 16 from 9 a.m. – 4 p.m. at Thomas Beach, Lake Calhoun.

The BEACH BLAST (preceding the Aquatennial), will feature the popular milk carton boat races and sand castle building competitions!

FUN FOR THE WHOLE FAMILY!

Visit www.tcbeachblast.com for more information.

You don't have to be a Commodore to own a boat.

Boat & RV loans to fit your budget.



We're Your Real Estate Easy Button

Feeling overwhelmed at the thought of buying or selling a home? Don't worry, we've simplified it all with a one-stop shop for real estate! Here are some the services available to you from **SPIRE**.

HomeAdvantage®—This free program provides you with everything needed to search for, buy, sell and save on your next home. Key features include an easy-to-use online search portal, a network of trusted real estate agents, and Cash Rewards* that can save you \$100s to \$1,000s at closing!



Mortgages—SPIRE offers a full-range of mortgage products to suit a variety of needs, with that excellent service you've come to expect.

HOME Advantage®

*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 your credit union for a mortgage is not a requirement to earn a cash reward. Cash reward amounts are dependent on the commissions paid to the agent. Your credit union 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 your credit union to get details that may affect you.



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 2, 2017.



SPIRE Scholarships Awarded!



Mallory Bannik



Justin Macho, with David Esposito, SPIRE's Eden Prairie Branch Manager

To date, the SPIRE Scholarship Program has awarded 72 scholarships for a total of \$38,000 to credit union members. Mallory Bannik and Justin Macho each received \$500 SPIRE scholarships in 2017.

Students were asked to complete an essay answering the question, *Why is your credit union important to you? How has it helped your family?* Mallory's winning essay noted, "I feel like SPIRE shares my values of honesty, integrity, and hard work. These are values that I always try to live my life by. I love getting to

hear that part of my money is going to charitable organizations that are important to me like the Children's Miracle Network, the community outreach events, and local toy donation drives."

Mallory attended East Ridge High School in Woodbury and plans to attend Brigham Young University—Idaho this fall.

Answering the same essay question, Justin from Eden Prairie High School said, "SPIRE is very important to me because this credit union will be able to support me and all of my financial needs now and in the future. I have trust and confidence that with SPIRE's help I will be able to achieve all of my dreams and goals. One day, I hope to introduce my own children to SPIRE and all of the wonderful things this credit union has to offer." Justin will attend the University of Minnesota in the fall.

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

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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.

Isle Branch

390 Isle Street West • Isle, MN 56342

Coin Counter Available During Lobby Hours.
ATM located at the Cenex station just south of Isle Street on Highway 47. 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.

Stoltz on Small Business Panel Discussion



On May 22, Dan Stoltz, SPIRE President/CEO was a panelist on the Twin Cities Business Small Business Strategies Roundtable. Stoltz and fellow participants, Kris Kowalski Christiansen, COO Kowalski's Market and Restaurateur Luke Shimp, Owner Red Cow, discuss the best practices of their fast-growing, successful Minnesota-based small businesses.

Do you know about Shared Branching?

As a member of SPIRE, you have added convenience with access to a network of 5000+ credit unions all over the country. Shared branching allows you to perform transactions just as if you were at SPIRE, free of charge. Whether you are at work, home, or traveling, a credit union is always nearby.

Services Available‡

- Deposits
- Withdrawals
- Loan payments
- Transfers between accounts



‡Services offered may differ. Please contact the branch you plan to visit for complete details.

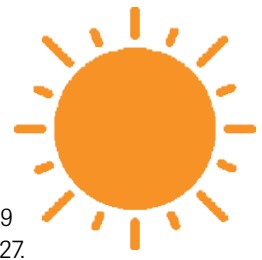
To find a Shared Branch location

- Use SPIRE's mobile app under the 'Locations' tab
- Get the 'Find Branch' iPhone or Android App

When you visit a Shared Branch you will need to

- Let them know you are a SPIRE member
- Provide your SPIRE account number
- Bring a valid government-issued photo identification, such as a state driver's license or U.S. Passport

SPIRE Summer Events



- **Isle Days Parade:** Saturday, July 8
- **Elk River Parade:** Saturday, July 15
- **Twin Cities Beach Blast:** Sunday, July 16
- **Minneapolis Aquatennial Parade:** Wednesday, July 19
- **MN Credit Union Night at CHS Field:** Thursday, July 27.
This little piggy went to a credit union. Saints piggy bank giveaway to first 1000 fans.
- **Kanabec County Parade—Mora:** Saturday, July 29
- **3M Championship—TPC in Blaine:** Monday, July 31-Sunday, August 6
- **Pine County Parade—Pine City:** Saturday, August 5
- **Mille Lacs County Fair Talent Show:** Saturday, August 12
- **Woodbury Days Parade:** Sunday, August 27

The Children Matter is a collaborative initiative founded by Gene Simmons, The Starkey Hearing Foundation & Matter on the simple belief that the lives of children matter. Join us, and be a voice of change for at-risk children. Together we can save lives & ignite a healthier future for children around the world.

Right now, 13 million children under the age of five do not have access to healthcare. Every child

deserves a chance. All proceeds from The Children Matter Charity Concert will benefit nonprofits working to save the lives of at-risk children – every day and in times of crisis – igniting healthier futures for children around the world.



Get \$100* today when you open a SPIRE Free Checking Account.



- No Monthly Minimum Balance Fee
- Free eStatements
- Free Billpay
- Mobile Deposit**
- Visa® Debit Card

*Offer valid to persons with no prior checking relationship with SPIRE in the last 12 months. \$100 minimum balance required to open 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 90 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 04.01.17 - 09.30.17. Subject to termination at any time. Other conditions and restrictions may apply. **Upon qualification

Federally Insured by NCUA

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
380 Jackson Street • Suite 279
St. Paul, MN 55101

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

Woodbury Branch

195 Radio Drive • Woodbury, MN 55125

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



Schedule your FREE consultation to discuss your retirement goals today

Call 651.641.2298 to make an appointment.



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Dan Stoltz Honored with DECA Marketing Award



Dan Stoltz pictured with Sonja Weiler, Elk River High School Business Teacher & DECA Program Coordinator

Stoltz was selected as the 2017 Outstanding Marketing Executive of the Year Award because of SPIRE's participation with Elk River High School (ERHS) on the Future Finance Academy program. In a collaborative effort between ERHS DECA students and SPIRE staff, an event was developed to educate high school students, on the brink of entering adulthood, on how to become financially literate.

"I appreciate DECA's contributions in developing future leaders, and I am ever-grateful for being recognized by this prestigious organization," said Dan.

Stoltz joins a distinguished group of past recipients, including: Carl Pohlad, Marvin Schwann, Rudy Boschwitz, Leeann Chin, Skip Humphrey, Governor Ventura, Lorie Line, Dave Winfield and Kirby Puckett.

About DECA: DECA is a student organization whose goal is to develop future leaders in marketing, merchandising, management and entrepreneurship. There are over 2,500 members in the High School Division of Minnesota DECA, and 160,000 members across the country.

COMING SOON!

Help manage your account and quickly identify potential fraudulent transactions. Very soon you will have the option to enroll in **Potential Fraud Alert Text Messages** for both your SPIRE credit and debit cards.

IMPORTANT NOTICE: SPIRE's Board of Directors has recently adopted three (3) new policies that may affect your membership and/or access to services with the credit union. The policies are as follows:

- Abusive Conduct Policy
- Member Expulsion Policy
- Limitation of Services Policy

A copy of the above mentioned policies have been placed on our website for your convenience. They are located at the bottom of the home page in the section titled "Privacy Notice & Other Forms."

If you would prefer to have a copy of the policies mailed to you, please send a signed written request which includes your full name, the last three (3) digits of your account number and your mailing address to:

SPIRE Credit Union

Attn: Risk Management Department
2025 Larpenteur Ave W.
Falcon Heights, MN 55113

A copy of the policies will be mailed out to you within 10 business days of receipt of your written request.

All SPIRE locations will be closed the following holidays | Independence Day • Tuesday, July 4 | Labor Day • Monday, September 4

MHX925

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

