



We're Here to Serve You

A Message to Our Members

The health and well-being of our members, employees, and local communities is one of our highest priorities. Given the continued news surrounding the Coronavirus (COVID-19), we wanted to send out this reminder that we are here to help you and serve your banking needs.

Like you, we are deeply concerned and want to do what we can do to help our members. MCCU will continue working hard to provide the level of service you have come to expect.

Please know that our drive-up services will remain open during our regular business hours and will offer most banking services. Our night deposit services will remain available at all our locations.

Online and Mobile Banking services will continue to provide you with 24-hour access to your account information from the safety and comfort of your home. These services allow you to check balances and make transfers and payments using your computer or mobile device.

We have ATMs located at each of our branches in Coon Rapids, Little Canada, and N. St. Paul. In addition, MCCU is a member of the MoneyPass® ATM network, which offers surcharge-free access to more than 30,000 ATMs nationwide. Use the ATM locator on our Mobile App or go to moneypass.com to find the nearest ATM in the MoneyPass network.

We will continue to remain available by phone. Please feel free to call 651-484-0265.

We appreciate your understanding during these difficult times. Please stay safe and healthy.

In His Service,

David C Sawin
CEO

Spring is Blooming!

We know these times are causing a financial strain. If you need to refinance a loan or are buying something new, we are here to help.



Get A Fresh Start this Spring.

We recognize that we are in unprecedented times and we want you to stay safe. Whatever is on your needs list, we are here to help with the financing.

Auto Loans

- As low as 2.99% APR*

1st Mortgages

- Historically low rates
- Reduced closing costs
- If you're shopping for a house, call us first

Choose Your Rewards

- Rates as low as 8.99% APR*
- No annual or balance transfer fees
- Choose your reward from travel, merchandise or cash back

Fixed-Rate Home Equity Loans

- As low as 3.49% APR*
- Terms for 60 months
- Loans up to 100% of the value of your home with a \$400,000 cap

Loans are Blooming.

Stop, take a deep breath and smell the roses. Then call or visit us online to get started. We are here for you!

Call **651-484-0265** or visit **WelcometoMCCU.com**.

*APR = Annual Percentage Rate. Rates effective April 1, 2020, and subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for complete details. **Fixed rate home equity loans are as low as 3.49% APR for 60 months and loan amounts up to \$400,000, 100% LTV, additional terms of up to 120 months are available.



HQ Remodel Almost Complete!

The transformation of our headquarters is scheduled to be completed by mid-May. We can't wait for you to see the changes. As soon as it is safe, we will invite you to a Grand Re-Opening! Watch for more information.



24/7 Access

It's always been important. But during this pandemic crisis, having access to online or mobile access has become a necessity. Please continue to take advantage of all the ways you can do business at MCCU. Remember, we're here to serve you!

Easy-access services to help you stay connected:

- **Online Banking**
Make transfers, payments and apply for loans, right from your computer.
- **Mobile Banking**
Bank anytime using your smartphone.
- **Remote Deposit**
You can make check deposits with your phone in seconds.
- **Free Bill Pay**
Schedule payments that repeat or make one-time-only payments.
- **ATM Access**
MoneyPass® Network offers you 30,000 surcharge-free locations.
- **Debit Cards**
Ask at our N. St. Paul Office for an instant-issue card.
- **Night Drop**
Make convenient deposits without coming into the lobby at all three locations.

To learn more about our online and mobile services, visit <https://mncathcu.com/online-banking-information/>.

Or to find a convenient ATM, go to <https://www.moneypass.com/>.

Beware of COVID-19 Scams

Unfortunately, scammers pop up in a crisis. Watch for these common scams arising from the Coronavirus:

Fake CDC Emails

Beware of emails that claim to be from the Centers for Disease Control and Prevention (CDC). Be sure to review the sender's information, such as their email address and spelling. Be especially careful of emails claiming to have information on COVID-19. Don't click on links that appear suspicious.

Watch for fake sites like cdc.gov.int, cdc.gov.org, who.gov, or who.edu.

The correct website for the WHO is <https://www.who.int/> and the CDC is <https://www.cdc.gov>.

Beware of Phishing Attempts

Never share personal information (usernames, social security numbers, addresses, etc.) if asked in an email or phone call. Confirm that a website is real by typing the URL (web address) directly into your browser rather than clicking a link. Go straight to the source about COVID-19 (cdc.gov or coronavirus.gov).

Stimulus Check Emails

Here, a scammer will ask for your personal information to receive a stimulus check. Remember, the government will not send emails to confirm your information. Also, be on the lookout for emails claiming to accept contributions for charities.

No Miracle Cures

Fraudsters are centering on people's hopes to stay healthy. Watch for scams claiming to sell Coronavirus treatment and prevention products, as well as protective equipment such as masks, face shields, gloves, sanitizing solutions, etc.

If you suspect you've been a victim of identity theft, contact us right away at 651-484-0265.

Hours:

Phone center: 9 – 5

Drive thru, St. Paul Office: 9 – 5

All three office lobbies are temporarily closed due to the COVID-19 crisis. Watch our website for details.