MINTED.
A FRESH PERSPECTIVE ON YOUR FINANCES.

TAKE CONTROL OF YOUR FINANCES.
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As we enter the New Year, use the perspective it brings to re-focus on your finances. Taking the time to review your budget, plan for the year ahead, and determine your goals for 2019 can help you take control of your finances early in the year. And don’t forget, your credit union is here to guide you on your financial journey – starting with some tips for budgeting and saving more:

**DEFINE YOUR GOALS & BUDGET:** To effectively budget, outline your expenses and goals, then work them into your monthly budget. Goals can include anything from creating an emergency fund to saving for retirement to reducing debt or all of the above.

**PICK THE RIGHT PRODUCTS FOR YOUR GOALS:** It’s important to ensure you’re using the right solutions to help meet your goals. See Firefly’s solutions below to help you achieve your goals – whatever they may be.

**AUTOMATE YOUR FINANCES:** Ensure your meeting your goals by automating your finances. For example, have a set amount of your income automatically deposited into savings or automate weekly payments to reduce debt faster.

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**Monitor & Manage Your Finances:** Use a money management tool for a convenient way to digitally streamline the organization of your budget, spending, and goals. Try Firefly’s money management solution in Digital Banking today!

For more savings tips, check out our blog article on building better savings habits at fireflycu.org/blog.

**FIREFLY’S SOLUTIONS FOR FINANCIAL SUCCESS**

**Grow Your Funds Steadily With Certificate Specials**

Firefly’s saving certificates provide members the opportunity to grow their savings over the term of their choice – from 91 days to 5 years. Right now, take advantage of boosted rates on our limited-time certificate specials including:

<table>
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<tr>
<th>19-MONTH CERTIFICATE SPECIAL</th>
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<tr>
<td><strong>2.55%</strong>&lt;br&gt;$1,000 minimum opening balance</td>
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**Build Your Savings With Wincentive**

With this unique account, for every $25 you save, you will receive an entry for monthly, quarterly and annual prize drawings among participating Minnesota credit unions. Enjoy **58 chances to win between $100 - $5,000** including four quarterly drawings limited to Firefly members.

**Rebound From Spending With A Personal Loan**

If you are looking for a convenient way to consolidate debt or rebound from holiday spending, a Firefly Personal Loan is a great option with competitive rates and no prepayment penalties. Plus, you will save time with our quick application process. **Borrow $1,000 for as little as $87.10 per month for 12 months at 8.24% APR!**

**Separate Finances With A Second Checking Account**

Whether it be for separate spousal finances, paying monthly bills, or for an emergency fund, a second checking account may be a helpful tool to consider. Plus, with Amplified Checking, you can enjoy higher dividends with the liquidity of a checking account:

<table>
<thead>
<tr>
<th>Amplified Checking</th>
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<tr>
<td><strong>2.00%</strong>&lt;br&gt;on balances up to $25,000</td>
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To get started with any of the solutions above, visit fireflycu.org, call us at (952) 736-5000, or stop by any branch location.

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**APY** = Annual Percentage Yield. All rates are subject to change. Federally insured by NCUA. 1 Rates effective December 17, 2018. Early withdrawal penalties may apply to certificate accounts. 2 Wincentive® Savings (offered through the Minnesota Credit Union network) is available exclusively to credit union members. Up to 4 entries per month. Age restrictions apply. Winning one prize category (monthly, quarterly, or annual) does not disqualify a participant from winning a different prize category within the same year. Drawings will occur on or about the 10th of each month, or the next business day, for the previous month and/or quarter end. Prize amounts and number of winners are subject to change. For additional information, visit wincentivesavings.org. Ask Firefly for complete terms, conditions, and official rules. 3 Rates effective 1/2/19. Rate based on credit qualifications. Personal Loan is an unsecured personal loan with rates ranging from 8.24%-15.99%APR. 4 Balances in excess of $25,000 will receive a dividend of 0.20%APY. If the minimum requirements (enrolling in eStatements and Direct Deposit and making at least 10 purchases with your Firefly Visa® Rewards Debit Card each month) are not met in a month then 0.05%APY will apply to all balances. Stated APY is prospective for January 2019. Fees may reduce earnings. One account per individual.
INTRODUCING FIREFLY’S NEW PRESIDENT & CEO.

A MESSAGE FROM THE PRESIDENT/CEO - DALE TURNER

It is an honor to have the opportunity to represent Firefly Credit Union as your President and CEO. Of course, first and foremost, thank you to retiring CEO, Bill Raker, as Firefly would not be where we are today without his many years of service and commitment. Secondly, with my first newsletter column, I would like to take the opportunity to share a little about my background and insights for the future.

Since earning my Bachelor’s degree from Wabash College and graduating from the University of Wisconsin-Madison’s Graduate School of Banking, I have worked for various financial institutions nationwide, including here in Minnesota. Most recently, I served as Chief Sales and Service Officer for San Diego County Credit Union – one of the largest credit unions in the nation. There I worked to define and drive member-centric financial solutions for the organization’s team members, call centers, and 43 branch locations.

Having worked in the financial industry for over 15 years, I have always strongly believed in the credit union movement and feel we exist to better the financial lives of our members. Because of that, I am thrilled to be a part of Firefly – an organization who truly puts our members first. I can assure you that although Firefly has a new leader, our mission of guiding members toward lifelong financial well-being remains constant – as it has since 1925. You can certainly count on Firefly to continue delivering exceptional service and value to our members and the communities we serve.

It is exciting to be back in Minnesota and to be serving in this role, where I have had a busy first few months. So far, much of my time has been spent learning all about Firefly by meeting our team, reviewing department plans, and understanding the vision of our volunteer Board of Directors. I have also visited various branches, learning what members love about Firefly and where we have opportunities to improve our members’ experience.

By working with the Firefly team, I am eager to introduce new products and enhanced services to your credit union experience – all designed to better serve your financial needs today, and into the future. I am enthusiastic about how these changes will streamline transactions, enhance security, and expand our branch network in the Greater Twin Cities Community℠.

As your new President and CEO, I sincerely thank you for your continued membership and trust in Firefly.

NOTICE: We value our employees just as much as our members. Because of that, all locations will be closed on Monday, January 21st for an all-staff training event.

UPCOMING EVENTS

At Firefly, we’re committed to guiding our members and those in the communities we serve to make educated decisions about their finances. One way we do so is by hosting free community education sessions on a regular basis. Preview our upcoming events below:

- **JAN 23** Master Your Student Loans
- **JAN 29** Boost Your Credit Score
- **JAN 30** Getting Started with Money Management Tools
- **JAN 31** Retirement Reality For Young Adults
- **FEB 07** Getting Started with Money Management Tools
- **FEB 20** How To Use ScoreCard® Rewards
- **FEB 27** Home Equity as an Asset
- **MAR 05** Getting Started with Money Management Tools
- **MAR 13** Starting Your First Homebuying Journey

**SAVE YOUR SEAT**

For full details, more events, and to RSVP, please visit our website. [fireflycu.org/events](http://fireflycu.org/events)

**Need help getting started with Firefly’s digital tools?** In addition to these events, Firefly provides one-on-one support for our digital solutions during Digital Days. To find out when our digital trainer will be at your nearest Firefly location, visit [fireflycu.org/events](http://fireflycu.org/events).
FIND THE PERFECT CREDIT CARD FOR YOU
PLUS - ENJOY 1% CASH BACK ON BALANCE TRANSFERS!¹

A credit card is a must-have for your daily finances, so Firefy provides credit card options to fit your everyday life. With competitive rates, no annual fee, valuable rewards, and the added security of EMV-chip technology with card control, a Firefy Visa Signature® or Visa® Platinum Rewards Credit Card will help you get more for the money you spend.

NEW CARDHOLDER SPECIAL OFFER
3x rewards points on gas and grocery purchases for 6 months²
Earn 12,100 bonus points by spending $1,000 in the first 60 days (redeem for $100)!³

Learn more and apply at fireflycu.org/creditcards

All loans subject to credit approval. Up to $25 may be charged for returned payment. Up to $25 may be charged for late payment. See applicable credit agreement for complete details at fireflycu.org/disclosure. All offers subject to change or cancellation without notice. Rates effective 11/1/18 and are subject to change. 1 Offer only valid on transfers from external credit cards to a Visa Platinum Rewards Credit Card within 30 days of open date or to a Visa Signature Credit Card within 90 days of open date. Balance transfer will appear as a cash advance on your statement and interest will begin accruing on posting date. Visa Credit Card Account must remain open, in good standing, and not be over the limit or delinquent at the time the 1% cash back is posted to share savings account. Allow 30 days from completion of balance transfer for cash back to be deposited. 2 Rates are variable and range from 12.74%-17.24%APR. 3 Rates are variable and range from 10.49%-16.49%APR. 4 PIN-based transactions, cash advances, and balance transfers are not eligible for ScoreCard Rewards Points. Points 60 months and older expire annually. See complete details at fireflycu.org/disclosure. 5 Earn triple points per $1 purchase at retailers whose merchant code for Visa is classified as grocery stores and gas stations during the first 6 months from card open date. 6 Only valid on new Firefy Visa Platinum Rewards Credit Cards opened between 1/1/19 – 3/31/19. Reward can only be redeemed once. Must spend $1,000 within 60 days of the account open date to qualify. PIN-based transactions, cash advances, and balance transfers do not count towards the spending level. Allow up to 60 days after the 60-day spending period for bonus points to be added to the credit card ScoreCard Rewards account. Must create a profile at ScoreCardRewards.com to access points.

2019 ANNUAL MEETING
BOARD NOMINEES ANNOUNCED

Thursday, May 16, 2019, marks the 94th Annual Firefy Credit Union Membership Meeting; watch for more details in our spring newsletter. This year, three director positions are up for election, and the following candidates have been nominated:

KRISTINE ZICCARDI (incumbent) has worked for and with credit unions for over 22 years, currently as a Marketing Consultant with Marquis. Kristine has served as a Firefy volunteer since 2015 both as an associate board member and board secretary.

KEVIN CRANE is an Attorney working as a Principal Contract Analyst at Medtronic, Inc. where he examines risk in contractual relationships with healthcare providers. Kevin is a longtime credit union member and has been an Associate Director for Firefy since 2016.

BRUCE WHITMORE is an Executive Vice President and Chief Technology Officer at Urban FT with extensive information technology experience in core banking and process knowledge. Bruce has been an Associate Director for Firefy since 2016.

If you would like to run for the Board of Directors, you must submit a candidate resume form and an official petition, signed by 500 members and delivered to the attention of the Secretary of the Board at the Corporate Office by 5 p.m. Central Standard Time on February 15, 2019 (call (952) 736-5330 to request forms). Nominations will not be accepted from the floor at the Annual Meeting.
Firefly strongly supports adoption and understands that the cost can be an intimidating factor, sometimes turning families away. That’s why we created our Adoption Loan, an unsecured, fixed-rate line of credit that can be used to fund up to 90% of adoption expenses. Upon approval, you will have 24 months to access the funds and repayment period will begin after the funds are first used.

Your family can enjoy these benefits on your adoption journey:

- No collateral requirements
- No prepayment penalties
- No hidden fees
- Rates as low as 6.24% APR
- Flexible and affordable payment plans
- Funds conveniently issued directly to adoption agency

WELCOME GIFT OF UP TO $500 TO ADOPTIVE FAMILIES

Learn more at fireflycu.org/adoption.

Adoption Loan is subject to normal credit approval. Firefly partners with a variety of accredited adoption agencies - contact us for full agency qualification details. Rate based on credit qualifications and subject to change. Maximum 24 months draw period. Adoption Loan is an unsecured line of credit with rates ranging from 6.24%-8.24% APR. Minimum payment of $100 or 1.5% of highest balance after last advance, whichever is greater. Disbursement of funds will be controlled as expenses are approved. Line of credit advances must be approved by Firefly and can only be used for approved purposes in relation to the adoption expense. Welcome gift amount is based on loan amount and will be disbursed to adoptive family upon repayment of loan.

HOME EQUITY AS AN ASSET

If you’re looking to make home improvements or need extra funds for an emergency, don’t forget about one of your biggest assets, the equity in your home. Tap into your home’s equity and gain peace of mind knowing you have that financial cushion when you need it, for any reason. Plus, compared to banks, members save an average of $438 annually with a Firefly Home Equity Loan.*

Read more about Home Equity Loans at fireflycu.org/blog

In order to tap into the equity in your home, first you need to ensure there is some equity available. Join us for our upcoming education session, Home Equity as an Asset, to learn from our experts the difference between the projects that add value to your home and the ones that don’t.

FEB 27

Home Equity as an Asset
6 - 7 p.m.
Burnsville Corporate Office

To learn more and RSVP, visit fireflycu.org/events.

*Average member savings is an estimate of projected annual savings based on the difference between current Firefly rates and fees and the average rates and fees of comparable products and services at leading financial institutions in our local Minnesota market as of 11/20/2017 as reported by Informa Research Services, Inc. Savings example is for illustration purposes only. Not all members have experienced or will experience savings.
DOCUMENT MANAGEMENT SIMPLIFIED

ENROLL NOW TO GET YOUR TAX FORMS ELECTRONICALLY!

With eDocuments from Firefly, manage less paper, get documents sooner, and enjoy greater security. Enroll to view, download, or print electronic versions of your regular statement, credit card statement, and even tax statements - all for free. Plus:

+ Enjoy extended access to electronic statements to reference at a later date
+ Receive email notifications when a new statement is available
+ Receive documents days sooner than if delivered by mail
+ Reduce your risk of mail fraud and identity theft
+ View and print your eligible 1098 or 1099-INT conveniently, every year

Log in to digital banking and select 'View Documents' to enroll. Already receiving eStatements and want your tax statements electronically, too? Verify your settings in the ‘Manage Preferences’ section.

YOUR BROOKLYN PARK BRANCH IS MOVING
OPENING THIS MARCH AT 5703 100TH AVENUE NORTH

Our Brooklyn Park branch will be moving locations approximately one mile north to a brand new, 3,400 square foot building. Your current Brooklyn Park team opens for business in a growing neighborhood near a variety of businesses including restaurants and daycare centers.

This standalone branch will feature a full-service drive-up with a 24-hour surcharge-free ATM, plus enhancements from Firefly’s new branch prototype design including an open floorplan, a tech bar for convenient access to information, a refreshment bar for visitors, and new technology to streamline your visit.

Visit fireflycu.org/locations for more info on our grand opening.

SHARE YOUR MEMBERSHIP VALUE.

Why not share what makes a Firefly Credit Union membership so great with your friends and family?

1. Visit fireflycu.org/valuecalc to screenshot the value you’d receive by having all of your financial accounts and loans with Firefly.
2. Post your photo on Facebook or Instagram with #WinWithFirefly to be entered for a chance to win $1,000!

No purchase necessary. Must be 18 years of age or older. Visit fireflycu.org/disclosure for full contest details and official rules, and how we arrive at our values.

FOLLOW US ON SOCIAL MEDIA FOR TIPS ON MANAGING MONEY & YOUR FINANCIAL LIFE.

Working together, we share our 90+ years of experience and understanding to guide our members toward lifelong financial well-being.

Products & Services
- Deposits
- Loans
- Mortgages
- Commercial Loans
- IRAs
- Investments
- Credit Cards
- Financial Education
- Digital Services
- Member Benefits

Equal Housing Lender. Federally insured by NCUA.
President/CEO photo credit to Lindsay Miller Photography.