MINTED. A FRESH PERSPECTIVE ON YOUR FINANCES.

$438 Saved Compared to Banks

See Details Inside!

MEMBERS SAVE BIG WITH HOME EQUITY LOANS.

FIREFLY CREDIT UNION® NEWSLETTER AUTUMN 2018
A credit card is a must-have for your daily finances, so Firefly provides credit card options with no annual fee, valuable rewards from ScoreCard® Rewards¹, and industry-leading security. **Plus, Firefly cardholders save an average of $147 each year, simply by choosing our credit card over leading banks².**

**FIREFLY VISA SIGNATURE® CREDIT CARD**

With no foreign transaction fees and access to exclusive travel benefits, this is the card you need to take on your next adventure. **NEW CARDHOLDER SPECIAL OFFER:**

Earn 3X rewards points on gas and grocery purchases for 6 months⁴.

**FIREFLY VISA® PLATINUM REWARDS CREDIT CARD**

The perfect card for everyday shopping with valuable rewards, enhanced security, and 1% cash back on balance transfers⁶.

**NEW CARDHOLDER SPECIAL OFFER:**

Earn $100 when you spend $1,000 within 90 days of opening your card⁷.

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### PUT YOUR HOME TO WORK FOR YOU.

Your home is many things to you, a place where you can unwind and truly be yourself, a place that you are proud of and worked really hard for – it is one of your greatest investments. What we may often forget is that your home is also a tremendous resource for you to tap into at any time, for any purpose. As real estate values continue to rise, you may be surprised at the amount of equity you’ve built in your home. Plus, with a Firefly Home Equity Loan, members save an average of $438 each year, compared to leading banks¹.

**Take advantage of your home’s equity to:**

- **PAY FOR YOUR NEXT HOME IMPROVEMENT PROJECT**
- **USE TOWARD COLLEGE TUITION**
- **CONSOLIDATE OTHER, HIGHER-RATE DEBT**

**No equity? No problem!** Discover the benefits of Firefly’s Home Improvement Loan to help tackle your next home project while building equity in your home.

- Read our blog to become an expert on home equity loans at fireflycu.org/blog.
- Learn more and apply at fireflycu.org/homeequity.

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¹ Average member savings is on Firefly Home Equity Loans and 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 11/20/17 as reported by Informa Research Services, Inc. Savings example is for illustration purposes only. Not all members have experienced or will experience savings. See complete details at fireflycu.org/value.

² Rates are variable and range from 12.49% - 16.99% APR. 4 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. 5 Rates are variable and range from 10.24% - 16.24% APR. A fee of up to 1% may be charged for foreign transactions. 6 Balance transfer cash back offer available for 30 days after Firefly credit card open date. Only for transfers from external credit cards. Will appear as a cash advance on your statement and interest will begin accruing on posting date. Allow 30 days from completion of balance transfer for cash back to be deposited. 7 Only valid on new Firefly Visa Platinum Rewards Credit Cards opened between October 1, 2018 and December 31, 2018. Cash reward can only be redeemed once. Must spend $1,000 within 90 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 90 day spending period for deposit to be posted.

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**LIMITED TIME OFFER**

Receive up to $350 off closing costs when you open a home equity loan with Firefly by October 31, 2018².

Learn more at fireflycu.org/promotions.

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*Firefly Credit Union is an Equal Housing Lender.*
Earlier this year, after more than 21 years as President/CEO of Firefly Credit Union, I announced my plan to retire at the end of this year. While this was no easy decision, as this has been my life’s work, I am thankful to have had the opportunity to use my passion for credit unions as a way to serve the Greater Twin Cities CommunitySM. There is no financial institution quite like a credit union; and as I reflect on my time at Firefly, I can recall countless moments with members as they shared the reasons they chose Firefly as their financial partner. Here are some of my favorites:

FOR MEMBERS – NOT FOR PROFIT
Unlike banks, as a not-for-profit financial cooperative, Firefly is owned by our members, not stockholders. When you opened your membership with Firefly, you bought a share in our organization, which entitles you to the same and equal voice as every other Firefly member. Rest assured, at Firefly, your best interests are not lost, as they often are, in the profit-focused mindset of stockholders. In fact, our profits are returned to you, in the form of lower loan rates, higher deposit rates, and lower/fewer fees.

ACCESS & CONVENIENCE
To help you stay connected and in control of your finances, Firefly has adapted to the ever-changing needs of our membership to provide convenient locations and the tools you need to manage your money anytime, anywhere.

FRIENDLY & THOUGHTFUL SERVICE
I have the pleasure of reading various survey responses, personally written letters, and emails from members expressing their appreciation for the service they received from a Firefly employee. From our tellers to our mortgage advisors and call center representatives, you can expect friendly, timely, and thoughtful service. In fact, one of my favorite member responses notes, “...Firefly makes dreams happen for their members.”

PROVIDING GUIDANCE
Firefly’s mission of guiding members toward lifelong financial well-being starts with helping our members understand the world of personal finance. To do so, Firefly provides a Digital Learning Center, offering lessons on over 25 financial topics; financial workshops, offered to our members and communities; and unique scholarship opportunities which help students gain an insight on personal financial management. Whether you’re buying your first car or home, or are looking to boost your retirement funds, I assure you, Firefly’s team is here to support and guide you on your financial journey.

SUPPORT FOR OUR COMMUNITIES
Every year, I am amazed at the generosity of Firefly employees who embrace the credit union philosophy by volunteering to create brighter futures for our members and communities. Last year alone, Firefly donated over $11,000 to local charities including The Firefly Sisterhood, 360 Communities®, and Gillette Children’s Specialty Healthcare. Additionally, employees collected hundreds of school supplies for local students in need, spent countless hours volunteering, and saved lives through blood donations with Memorial Blood Centers.

For these reasons, I am confident Firefly will continue to embrace our mission by providing the guidance and solutions that best align with your financial goals. I look forward to Firefly’s continued growth and success under the new leadership.

With my last newsletter column, I want to express my utmost appreciation to the Firefly Board of Directors, management team, staff, and entire membership for this opportunity – it has been my honor and privilege to serve as your President and CEO. Thank you.

SET YOURSELF UP FOR SUCCESSFUL SAVING.

It’s never too late (or too early) to start working toward your savings goals. Firefly has multiple options to help steadily grow your balances – whether it is extra dollars in dividends each month with Amplified CheckingSM or by investing in a short-term Firefly savings certificate.

Check out our current Amplified Checking rate and savings certificate special offering you growth on your Firefly accounts:

- View all Firefly savings rates at fireflycu.org/rates.
Have you dreamed of starting your own business - taking your products and/or services to the next level? Perhaps you’ve started small and sold items on the weekends, but have only considered it a hobby until now. The idea of starting your own business may seem overwhelming, but it is not a venture you have to embark on alone.

Knowing when to formalize your business can open the door to many opportunities. **Firefly’s Business Services team is excited to help make your dreams a reality with helpful steps, resources, and competitive financing.**

**HELPFUL TIP:** A great first step toward starting your first business is creating a business plan - a few paragraphs outlining the purpose of your business, the markets you’ll pursue, your financing needs and more.

Ready to learn more about taking your business to the next level?

- Read our blog on making your business formal at [fireflycu.org/blog](http://fireflycu.org/blog).
- Call our Business Services team at (952) 736-5202.

### SEND MONEY WITH FIREFLY.

Sending money to others for picking up your portion of a restaurant tab, gift, or morning coffee has never been more convenient. With so many options to choose from, how do you know which to use?

**Introducing Firefly’s free Send Money service** – securely send funds from your Firefly account to just about anyone (even non-members) with only their phone number or email. Since transactions are securely handled from within digital banking, you don’t have to worry about the security of another service.

**How does Send Money work?** The recipient receives a text or email with a link directing them to accept the funds to their debit card or another account – no need to create an account or download another app.

**Get started with Firefly’s Send Money service today!**

- Find it under Move Money within digital banking.

Member and funds recipient is responsible for any fees for data or text messaging services wireless carriers may assess. Restrictions may apply. Full terms and conditions of all digital services are available online at fireflycu.org. Federally insured by NCUA.

### WHY DO SITES OCCASIONALLY FORCE ME TO CHANGE MY PASSWORD? IT’S SUCH A HASSLE!

Although it can be frustrating to be forced to change a password (and remember the new one), it’s for your benefit. If a password never changes, it becomes easier for fraudsters who have already collected pieces of your personal info to identify what your password may be - potentially causing harm to your accounts. Changing your password frequently and making them more complex, provides stronger protection against hackers - saving you a headache in the long-run.
Free up funds for the holiday shopping season with Skip A Pay - a simple, convenient way to postpone your monthly loan obligation.

For just $39, Skip A Pay will defer your loan payment in November, December, or January. Take advantage of this solution on your auto, boat, RV, or fixed-rate equity loan to boost your budget this holiday season. There is no out-of-pocket expense; the charge is simply added to your loan amount.

Visit any of our locations or call us at (952) 736-5000 to apply for Skip A Pay on one of your Firefly loans.

To qualify, your Firefly Credit Union loan must be in good standing and must have at least 1 month of payment history at time of skip processing. Not applicable to First Mortgage Loans, Home Equity Lines of Credit including HELoC, Visa® Platinum Rewards or Visa Signature® Credit Cards, ReadyCashSM, or Business Loans. Interest will continue to accrue during the skipped payment period. You may skip three consecutive months over the life of each qualifying loan and only one skip per loan per campaign year. Requests must be received at least 5 business days prior to payment due date. Other restrictions may apply. Note: Skipping payments may extend the term of your loan and increase finance charges. Any funds that are scheduled to be applied as loan payments during the skip pay period will be deposited into your share savings account; this includes loan payments that are made via ACH, for example, direct deposit, payroll deduction or payments automatically deducted from another financial institution or member number at Firefly Credit Union. Equal Housing Lender.

BOOST YOUR BUDGET WITH SKIP A PAY.

We hope to provide a refreshing, resourceful and welcoming place for members to do their financial business. In order to do this, we are renovating existing locations to enhance your in-branch experience with new technology and an open, modern environment.

REMODELS - CHECK IT OUT

Our Burnsville and Fridley branch locations recently wrapped up construction and are ready to serve members in their updated space. These remodels not only come with a refreshing look but feature new technology - enhancing security and decreasing transaction times. Stop by to check out the new look with a refreshment station and tech bar, providing visitors with quick, convenient access to information on Firefly’s products and services.

NEW BRANCH - COMING SOON

Our Brooklyn Park branch is moving to a whole new location, early 2019. This new standalone branch, located at the corner of Xenia Ave N and 100th Ave N, will feature a full service drive-up and ATM to better serve our members’ needs. Look for more details in the winter 2019 issue of our newsletter.

END THE YEAR IN YOUR DREAM HOME.

At Firefly, we know that finding the right fit for you and your family is important, so we offer financing options that make your search for the right mortgage easier. Whether you’re a first-time homebuyer, are looking to build your dream home, or purchase a home away from home, Firefly has the options to fit your needs.

Enjoy no origination fee when you close on a first mortgage from Firefly by January 15, 2019 (refinances not eligible)*.

FIRST MORTGAGE OPTIONS

Traditional Mortgages
Jumbo Mortgages
Lot Loans
First-Time Homebuyer Mortgages
Vacation Home Loans

Learn more and get pre-approved today at fireflycu.org.
Visit your nearest branch to meet with a Mortgage Loan Officer.

*May not combine offers. Offer good on purchase loans only. Loans for the purpose of refinancing are excluded. All loans and offers are subject to qualifications. Mortgages available in select states. Firefly Credit Union is an Equal Housing Lender.
APPLY FOR ACADEMIC SCHOLARSHIPS.

If you find that getting your degree will cost more than expected or you’re looking for a way to reduce expenses, scholarships are a great option. Your Firefly membership connects you to two academic scholarship opportunities:

**Minnesota Credit Union Foundation’s Scholarship**
Applicants will be asked to write a short essay on community involvement to be considered for one of ten academic scholarships of up to $2,000.

*Application deadline: November 30, 2018*

**Firefly’s Great Savings Challenge**
Applicants will complete a series of short activities to gain insight on managing their personal finances and higher education expenses.

*Application deadline: February 4, 2019*

**HELPFUL TIP:** The first step to receiving student aid (including federal and private loans, grants, and work-study) is to complete the FAFSA® (Free Application for Federal Student Aid), which opened for the 2019-20 academic year on October 1, 2018. To get started, you’ll need a FSA (Federal Student Aid) ID. When creating this ID and applying for student aid, always make sure that you are using the U.S. Department of Education’s websites. You’ll know you’re in the right place if the web addresses end in ed.gov.

Interested in applying for one of these academic scholarships or know someone who might be?
- Learn more and apply at fireflycu.org/scholarships.
- Find additional resources on higher education costs at fireflycu.org/blog.

SHARE YOUR FIREFLY EXPERIENCE.

REVIEW US ON GOOGLE AND FACEBOOK.

At Firefly, the satisfaction of our members is our priority. Every day we work to guide our members forward. We often hear stories of how Firefly has impacted members’ lives and this feedback is essential to learn how we’re doing.

We want to hear from you! Find “Firefly Credit Union” on Google or Facebook and select the location that serves you most often to share your Firefly experience. Your ratings and reviews will help future members understand the satisfaction and service they can find with a Firefly membership.

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
- Digital Services
- IRAs
- Investments
- Credit Cards
- Financial Education
- Member Benefits

Equal Housing Lender. Federally insured by NCUA.