

2019 Annual Meeting

CMCU held its 2019 Annual Meeting on Tuesday, March 26th at the Melrose Area High School auditorium. We were pleased to see such a great turn out! Reports were given by Fred Fleischhacker, Chair of the Board of Directors and Chuck Friederichs, CEO.



Members of the Board of Directors are:

- · Mark Meyer Chair
- · Steve Danzl Vice Chair
- · Jim Gondringer Treasurer
- · Dennis Gregory Secretary
- · Fred Fleischhacker
- · Marvin Hinnenkamp
- · Marty Mahowald
- · Andrea Teal
- · Luke Godzala

Members of the Supervisory Committee are:

- · Craig Hiltner Chair
- · Eric Seanger
- · Kurt Lensing

WHATEVER REVS YOUR ENGINE CMCU CAN FINANCE IT

ASK ABOUT OUR AMAZING LOW RATES!



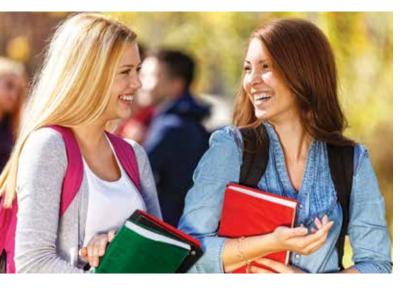


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Scholarship Winners

The 2019 CMCU Scholarship Winners have been selected. Congratulations to the winners and thank you to all who submitted entries!

Applicants had a choice of creating a 60-second video or 500-word essay to answer the statement, "Describe how you have demonstrated leadership ability both in and out of school."



\$1,000 Video Scholarship Winners

Jacquelyn Hoeft, Paynesville Area High School
Kallie Linn, Albany Area School
Marissa Gerads, Holdingford High School
Tamara Weyer, Holdingford High School
Eric Johnson, Paynesville Area High School
Holly Hellermann, Melrose Area High School
Courtney Sand, ROCORI High School
Maggie O'Donnell, Cathedral High School
Brady Bauck, New York Mills Public High School
Jacob Bertram, Paynesville Area High School
Dylan Notsch, Sartell High School
Jessa Mueller, Melrose Area High School
Kody Bertram, Belgrade-Brooten-Elrosa High School
Jaimie Schreifels, Monticello High School
Amanda Kollodge, Albany Area High School

\$500 Essay Scholarship Winners

Breanna Dragseth, Melrose Public High School Hannah Barthel, New York Mills High School Caitlyn Douvier, Upsala Area School Preston Poepping, Melrose High School Morgan Herzog, Osakis High School Kirsten Kampsen, Belgrade-Brooten-Elrosa High School

CMCU Merges with Soo Line Credit Union

CMCU merged with Soo Line Credit Union on April 1, 2019. Approximately 6,000 new members joined CMCU from the merger.

Soo Line Credit Union members now have access to a wider array of financial products and services including mobile banking, free mobile check deposit, and more diverse checking, savings and loan options. Today, CMCU members have access to 21 branches throughout Minnesota and a larger field of membership. We added branches in Brooklyn Center, Glenwood, and Savage.



Top to Bottom: Brooklyn Park, Glenwood, Savage





Tech Tips: An Enhanced Member Experience with Artificial Intelligence

Artificial Intelligence (AI) has given credit unions a great opportunity to improve member experience, particularly in the areas of process automation and fraud detection. Some credit unions have added AI surveillance tools to thwart financial crime, while others have deployed machine learning for more intuitive mobile apps.

Currently, CMCU has fraud-prevention services in place such as Falcon Fraud. Thanks to this service, you will be alerted via phone or text anytime there is a transaction that is flagged as fraud on your account. You won't be held liable for the charges if the transaction is fraudulent.



At CMCU, an enhanced member experience with Al is closer than you think. Al will be leveraged in more aspects at CMCU and will enhance how members interact with their accounts in the future.

Coming Soon: Digital Banking!



We are excited to announce that on May 21st, our internet banking platform and mobile banking app will merge to become one digital banking platform.

How will this affect you? If you are a current user of Mobile Banking, your app will update to the newest version on May 21st. You may need to manually update depending on your settings. When you login, you will need to use your Internet Banking login username and password. If you don't have an Internet Banking login, you can set up an account on your mobile app on May 21st.

How can you prepare for this transition? Simple, just make sure your internet banking account is set up and you know your login information. On May 21st, you can login with your internet banking credentials and start accessing your CMCU accounts.

Why did we make this change? CMCU wanted to provide a better and more seamless experience for members to take care of their finances on any device. Now, you'll be able to see your accounts in the same setting on your desktop computer as you would on your mobile phone.

Is anything else changing? Yes! When your mobile app updates on May 21st, you will be able to make mortgage payments, set up and initiate external transfers, set up and pay bills, set up account alerts and reoccurring transactions and much more from your mobile device.

For more information on getting setup or about this change, please contact us or visit mycmcu.org

Open for businesses.

Your business was built on passion and dedication. It's what helps drive it forward. Our passion is supporting the finances for your business. When our passions work together, we can do great things.

Partner with someone who has the resources and dedication to help your business succeed. Whether your company is a startup or a well-established business, CMCU can help take your business to the next level. We are your local solution for everything banking. With checking accounts, loans and electronic services, CMCU saves you time—your most valuable resource.

CMCU is open for your business.



2019 Holiday Hours CMCU will be closed on these holidays:

Memorial Day: Monday, May 27, 2019 Independence Day: Thursday, July 4, 2019 Labor Day: Monday, September 2, 2019 Veteran's Day:

Monday, November 11, 2019

Thanksgiving Day: Thursday, November 28, 2019 Christmas Eve:

Tuesday, December 24, 2019 (close at Noon)

Christmas Day: Wednesday, December 25, 2019

Federally Insured by NCUA Equal Opportunity Employer





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