Introducing... HOME LOANS FOR OUR COMMUNITY HEROES

As part of SPIRE’s commitment to giving back, SPIRE supports organizations that improve the culture and well-being of our communities. Minnesota United is the first top division professional soccer team in Minnesota in 40 years with a stated purpose of inspiring and uniting the community through the world’s game. In myriad ways, both SPIRE and Minnesota United share the goal of welcoming all and supporting the communities they are a part of.

“Having worked in the Twin Cities business community for decades, I’ve long admired and respected the way SPIRE gives back to the community,” said MNUFC CEO, Chris Wright. “As we seek to take our place not only in the Twin Cities but in the world’s game with the construction of Allianz Field, we’ve looked for partners and leaders who share our own vision and commitment to elevating the community through teamwork, respect and inclusiveness. For this, SPIRE and its leader Dan Stoltz was a natural fit.”

Now in its third season in MLS, MNUFC opened its new home, the state-of-the-art Allianz Field, on April 13 in Saint Paul.

Strong communities depend on a mix of residents. As home prices increase, homeownership may seem out of reach. Down payments are often the biggest obstacle for would-be home owners. SPIRE wants to make the dream of homeownership obtainable for our community heroes and honor their service.

With this new program, only 1% down payment is required!

Community Heroes include full or part-time workers in the following fields:

- PUBLIC OR PRIVATE EDUCATIONAL INSTITUTION
- FIRE DEPARTMENT
- POLICE DEPARTMENT
- NURSES
- ACTIVE OR FORMER MILITARY
- EMTS & PARAMEDICS

Must meet membership requirements. Subject to credit approval and program eligibility. Community Heroes program available on Adjustable Rate Mortgages (ARM) with a minimum down payment of 1% of purchase price. Property must be primary residence in MN or WI. Property insurance is required.
**New SPIRE Visa® Give Back Program Making an Impact!**

In March of 2019, SPIRE introduced an all-new Visa card program where .25% of every credit card purchase directly benefits a SPIRE partner charity on our member’s behalf. Since its inception (and at press time), SPIRE has given back over $65,000. SPIRE anticipates giving back $225,000 in 2019 from this new program!

The new SPIRE vertically designed Visa Credit cards look sleek and have increased security with card information on the back to deter skimmers, but the new give back feature is having the most impact. As members pay for everyday expenses like groceries, gas, and utilities, or unexpected expenses like car and home repairs, they are improving the lives of people in their community and around the world.

On-going donations will combat world hunger and homelessness, or benefit cancer research and treatment, families in crisis, abandoned pets, veterans, and other worthy causes. SPIRE Visa Credit card holders are able to choose which cause their purchases will benefit when they log into SPIRE Internet Banking. More good news—the more our members use their SPIRE Visa Credit card for purchases, the more SPIRE gives back.

The SPIRE Visa Signature Credit card also offers a rewards program with unlimited 1.50% cash back or one point for every dollar spent redeemable for travel or merchandise.

SPIRE President/CEO Dan Stoltz has made a commitment to give back in a unique way, unlike any other. Standing by SPIRE’s core action—giving back enforces our core purpose of improving lives.

To learn more or to apply for a SPIRE Visa Credit card visit myspire.com.

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**SPIRE’s Dan Stoltz Appointed to Prestigious Local Boards**

Dan Stoltz has been appointed to a three-year term on the Saint Paul Police Foundation Board of Directors. Stoltz will help the Foundation work toward their key initiatives: Police Activities League (PAL); Explorers Program; Law Enforcement Career Path Academy (LECPA), training, facilities, safety programs and protective gear; and the non-lethal ammunition pilot program. “We are thrilled to have Dan’s expertise and commitment to community on the St. Paul Police Foundation Board,” said Amy Roberts, the Foundation’s Board Chair, “His integrity and pledge to uphold ethics in everything he does are admirable traits that parallel our mission and purpose.”

In addition, Dan, recently became a member of the Board of Directors for the Regions Hospital Foundation, joining 18 other members comprised of community leaders from throughout the Twin Cities. Dan’s contributions will help the Foundation engage the community in key initiatives focused on Alzheimer’s care and research, neurosciences, Regions’ new birth center, emergency and trauma care, and addressing the opioid epidemic. “Regions Hospital Foundation is pleased to have Dan join our Board to help us deliver on our mission,” said Keevan Kosidowski, the Foundation’s Vice President, “His commitment to community and passion for giving back aligns with our core values. We greatly appreciate that he is giving time to our organization.”

These new Board appointments are representative of Stoltz’s strong commitment to giving back. In addition to serving as SPIRE’s President/CEO, he holds current leadership positions with: PGA Tour Executive Committee, Ordway Center for the Arts and Alloya Corporate Federal Credit Union.

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**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 Friday, August 2, 2019.

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8700 University Ave NW • Blaine, MN 55448
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**Eagan Branch**
1251 Town Centre Drive • Eagan, MN 55123
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.

**Hopkins Branch**
1541 Highway 7 • Hopkins, MN 55305
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**Eden Prairie Branch**
8577 Columbine Rd • Eden Prairie, MN 55344
Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

**Isle Branch**
390 Isle Street West • Isle, MN 56342
Coin Counter Available During Lobby Hours. 24-Hour ATM. Safe Deposit Boxes Available. 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.

**Maple Grove Branch**
9580 Blackoaks Lane N • Maple Grove, MN 55311
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**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.
Brendan Weed Awarded $1,000 FSC Scholarship

SPIRE member Brendan Weed of Eden Prairie, MN has won a $1,000 Scholarship from the Minnesota Credit Union Foundation Scholarship Council (FSC). A total of $12,000 was awarded to ten members from Minnesota-based credit unions in both Traditional and Non-Traditional categories.

Over 800 students from credit unions throughout the state applied for scholarships. Applicants were selected based on their essays submitted to the FSC. This year’s essay question was: Community service is an integral part of credit unions. Share an experience when you contributed time in the community.

For his entry, Weed chose to reflect on a time he volunteered to work at the PROP Shop in Eden Prairie, a resale store and nonprofit serving the southwest suburbs of Minneapolis. “On a cold Saturday morning in January, I arrived at the PROP Shop to assist in delivering furniture to impoverished families in the community,” said Weed. “Every delivery was unique. My attitude needed to stay positive not only for the families, but I also needed to persevere for my co-volunteers to complete the deliveries. [What I learned is the families] choose to stay positive and not dwell on misfortunes. The volunteer work I had done did not reinforce boundaries, but rather bridged individuals.”

MNCUN Honors SPIRE Employee

The Minnesota Credit Union Network (MNCUN) honored SPIRE Market Vice President of Community Outreach Bridget Petersen with the 2019 Credit Union Builder Award.

The award recognizes, “commitment and contribution to the credit union movement,” which Petersen has shown throughout her 25-year credit union career. Today, Bridget oversees SPIRE’s give back efforts, public relations, and the Presidential Advisory Council. As part of her role, Petersen provides youth and adult financial literacy in the communities SPIRE serves, which has earned SPIRE several regional and national awards. On behalf of SPIRE, she has partnered with several organizations including Junior Achievement of the Upper Midwest, BestPrep, and Minnesota DECA.

In addition, Bridget has spent significant time and effort in promoting the credit union movement by participating in Credit Union Day at the Capitol, the Women’s Leadership Network, and Cooperative Network. She received a special recognition in 2018 for serving 13 years on the MNCUN Foundation Scholarship Council; six of which were as the Board chair.

“I’m beyond grateful and humbled to have received the Credit Union Builder Award from the Minnesota Credit Union Network,” stated Petersen, “It was truly an honor to have it presented to me by my mentor and SPIRE President/CEO Dan Stoltz. I am blessed to have been surrounded by many amazing people in my career and look forward to the future of our industry.”

Student Loan Options

SPIRE members attending degree-granting institutions now can pay for college with three great repayment options with a choice of competitive interest rates offered by our partner Sallie Mae®. This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Loans are available for undergraduate, parents, and graduates. Please visit myspire.com/borrow/student-loans for more information.
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SPIRE’s partnership with the St. Paul Saints began over 20 years ago at Midway Stadium. As a founding partner of CHS Field with the SPIRE Home Run Porch, SPIRE is excited to add the SPIRE Sun Deck in 2019 and officially become the exclusive financial partner of the Saints.

On the roof of the recently constructed City of Baseball Museum, sits the new SPIRE Sun Deck. With a combination of amazing views of the action on the field, the State Capitol to the north, the downtown skyline to the west, great food and drink, and fun with family and friends, nothing can beat the new rooftop experience at CHS Field.

The SPIRE Sun Deck accommodates up to 250 people, with a minimum of 150 for one group or two groups between 80-125 people. It is perfect for a company outing looking for a unique space to mix and mingle while enjoying a Saints game.

SPIRE is the official checking account of the Saints, providing ATMs around the ballpark (which are free for SPIRE members.) For more information on how to get a SPIRE Saints Visa Debit card, visit www.myspire.com/saints.

How to Reach SPIRE

ONLINE myispire.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.

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