

INTRODUCING IDA

Your NEW Ideal Digital Assistant



idealcu.com

We are excited to provide our members with this new, state-of-the-art tool. Get ready to experience the future of banking with IDA, your trusted Ideal Digital Assistant.

At Ideal Credit Union, we are always leveraging the newest innovations and providing our members a variety of options for how they communicate with us. IDA – Ideal’s Digital Assistant - offers the quickest, most efficient way to get answers from us over the phone and online.

Long time members may remember when Ideal had the PAL Phone Banking System. IDA will be your new PAL! IDA is ready to assist you 24/7 with your questions and revolutionize your digital experience. The introduction of IDA, our dynamic Ideal Digital Assistant powered by artificial intelligence (AI), heralds a new era of member service and engagement at Ideal Credit Union. We are excited to provide our members with this new, state-of-the-art tool. Get ready to experience the future of banking with IDA, your trusted Ideal Digital Assistant.

Chat & Phone With IDA

IDA can assist with answering general inquiries, providing account information and guiding you through common transactions. This advanced system uses cutting-edge technology to understand and respond to your queries promptly. With IDA, it’s easy to get the answers you need. IDA will be available to help members by phone or via chat, 24 hours a day.

- **24/7 Availability:** IDA will be available around the clock, providing you with assistance whenever you need it.
- **Quick Responses:** Enjoy faster response times and instant access to frequently requested information.
- **Answer Questions:** IDA can answer questions about Ideal CU rates, products and services. Also, help to find hours, locations ATMs and more!
- **Financial Management:** IDA can help to manage your finances, including checking your account balance, accessing transaction history and facilitating fund transfers.

- **Efficient Problem Resolution:** IDA is designed to efficiently handle routine tasks, allowing our human team to focus on more complex issues that may require personalized attention.

When you call Ideal’s Contact Center, IDA will answer and direct the call. During business hours, our contact center staff remain at your service. While IDA will be a valuable resource, we understand that some queries may require a human touch. If at any point during business hours, you prefer to speak with one of our dedicated team members, you can easily request to be transferred to a live agent.

IDA is an additional option designed to assist our members, especially those with quick questions, and to extend support round-the-clock for those who reach out after our regular hours. We appreciate your patience and understanding as we implement this exciting enhancement to our service. Should you have any questions or concerns, feel free to reach out to our Member Support team: service@idealcu.com

Getting to Know IDA Better

- IDA isn’t a human but rather artificial intelligence software here to assist you, offering responses from a programmed set of questions.
- IDA is always in learning mode. As time goes on, she’ll get even better at understanding how people ask about our products and services.
- Your conversations with IDA are valuable – they help improve her knowledge, even though she might not have all the answers just yet.
- Your privacy is a top priority. We’ve implemented industry-standard encryption to protect all your interactions with IDA, even when she needs to access details like your account balance and transaction information. Your personal information will remain confidential, and sensitive data will be handled with the utmost care.

For more information on IDA and to review any Frequently Asked Questions, please visit our website at: idealcu.com/ida

IDA is here to help YOU live your ideal life!

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Brian Sherrick, President

The New Year is a time of opportunity. A time to reflect on our goals and create momentum for the year ahead.

The Ideal Life

As we begin 2024, I'm energized and inspired by Ideal's members and all you do every day to reach your goals.

This year, for many, Ideal membership helped open the door to a new home. For others, their Ideal membership helped start or grow a new business. For many, their Ideal membership helped prepare them for the future, as they participated in a free educational seminar, started a new college fund or planned for retirement. However, our members envision their Ideal Life, we're here for the journey.

New Year's Resolution

As you plan for the year ahead, what could Ideal do for you? Many of us go into the New Year with finance-related resolutions. Experts advise to get specific early in the year about your goals.

If growing your money and saving is at the top of your list, here are a few ways we can help you get started now:

Ideal Certificates: Ideal Credit Union is now offering new certificate specials up to 5.25% APY* for both personal and business members. Grow your money faster with Ideal Certificates of Deposit. Get started for as little as \$500. Open in-branch or by phone.

Ideal High-Yield Savings Accounts: Do you want to grow your savings with competitive rates, but need the flexibility to make withdrawals? Then a High-Yield Savings Account could be the Ideal solution to making saving simpler.

Get to know IDA

Remember PAL - Ideal's former phone banking system? IDA

is your new PAL! I'm proud to say many of our members have enjoyed getting to know Ideal's new AI powered digital assistant, "IDA". We have added IDA's incredible skills to the Ideal team to enhance our phone system, digital banking and chat capabilities.

What can IDA do? IDA can help with a variety of tasks including checking account information, helping you make payments or even applying for new accounts.

Members can chat online with IDA anytime by visiting idealcu.com, selecting "Get Help Now" and beginning a chat. Or, you can give IDA a call at 651-770-7000.

Striving for excellence

At Ideal, we don't strive to be the biggest credit union in Minnesota, we strive to be the best. Thanks to the high marks of our members and employees, we received significant honors this past year:

- Forbes ranked Ideal Credit Union the #1 Credit Union in Minnesota.
- Minneapolis – St. Paul Business Journal ranked Ideal a "2023 Best Place to Work" award recipient.
- Hugo Citizen 2023 Readers' Choice Awards selected Ideal as Best Bank / Financial Institution, Best Customer Service from a local business, and Best Mortgage Company.
- Stillwater Gazette 2023 Readers' Choice Awards recognized Ideal as Best Credit Union and Best Financial Planner.

Thanks for all you do to make Ideal Credit Union the BEST! I wish you all health, happiness and abundance in the year ahead.

Sincerely,

Brian Sherrick, President

*APY = Annual Percentage Yield. The Annual Percentage Yield assumes interest remains on deposit until maturity. Rates subject to change at any time. Existing members must fund the account entirely from sources outside of Ideal CU. Minimum deposit requirement of \$500. Interest begins to accrue on the business day you deposit any non-cash item (for example, checks). Interest is compounded and credited on a monthly basis. Certificate Special is available as a traditional or IRA CD.

Ideal Credit Union has partnered with TruStage to offer special pricing on Home, Auto, and Life Insurance.

Get a Free Insurance Quote:

Designed for Credit Union members like you, TruStage® Insurance Program provides affordable top-quality protection.

- Auto & Home - discounted rates, online convenience, and 24/7 claims service.
- AD&D - \$1,000 no cost Accidental Death & Dismemberment Insurance.

TruStage® Insurance:
Simple,
Straightforward,
Budget-Friendly

SCAN ME

GET A FREE QUOTE TODAY!

TruStage®

Learn more at: idealcu.com/insurance-discounts

ENTERPRISE CAR SALES

Ideal credit union is excited to announce a new partnership with Enterprise Car Sales to assist our members with finding and purchasing your next vehicle.

For more than 40 years, Enterprise Car Sales has partnered with over 1,000 credit unions nationwide to help members buy, sell and trade vehicles with confidence. It starts with their commitment to providing exceptional customer service and a simple, transparent buying experience.

Whether choosing to start a purchase online or by visiting one of their 155+ U.S. dealerships, members will find a selection of quality used cars, trucks, vans and SUVs and Sales Consultants ready to help.

Drive with Confidence

As a new partner of Enterprise Car Sales, we're inviting our members to preview their selection of cars, trucks, vans and SUVs online or visit one of

their sales lots in Spring Lake Park, Burnsville or Lake Elmo opening later this year. Here are a few testimonials:

"Big thanks to Enterprise and Ideal Credit Union for making the purchase of THE car for my daughter a breeze! They helped me find exactly what we wanted and the simple process was AWESOME!"
- Alisha Johnson, Pictured

"Super thankful to Ideal CU and Enterprise for making the car loan process quick and easy!"
- Ashley W.

For more information, visit <https://bit.ly/enterprise-car-sales>



ALISHA JOHNSON, MEMBER
PURCHASED CAR FROM ENTERPRISE CAR SALES

Introducing Zelle® - a fast, safe and easy way to send money to friends, family, and other people you trust, regardless of where you bank¹.

Fast: Send Money Directly From Your Account To Theirs

Safe: Use Zelle® Within The App You Already Trust. No Account Numbers Are Shared.

Easy: Send Money Using Just An Email Address Or U.S. Mobile Number.

How do I get started?

It's easy — Zelle® is already available within the Ideal Credit Union mobile app! Follow a few simple steps to enroll with Zelle® today.

- Log in to the Ideal Credit Union Digital Banking App
- Select "Message Center" under Tools
- Compose a new message
- Select the subject: "Request Zelle® Service"
- Answer the questions in the body of the message and send message

How do I send money?

To send money using Zelle®, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile phone number), add the amount you'd

like to send and an optional note, review, then hit "Send."

How do I request money?

To request money using Zelle®, choose "Request," select the individual from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review and hit "Request"². If the person you are requesting money from is not yet enrolled with Zelle®, you must use their email address to request money. If the person has enrolled their U.S. mobile number, then you can send the request using their mobile phone number.

To receive money, just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with Zelle®. If you have already enrolled with Zelle®, you do not need to take any further action. The money will be sent directly into your Ideal Credit Union account, typically within minutes.

Download our digital banking app to access Zelle® from the Google Play or App Store.

² In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

Call for Board Nominations

Ideal Credit Union is member-owned and governed by a volunteer Board of Directors. We seek members like you, who are passionate about the credit union industry and want to be a part of Ideal CU's ongoing growth and commitment to member service.

Volunteering for the Board of Directors allows the opportunity to influence Credit Union decisions and helps to further skills and professional development. We are currently accepting nominations, to be eligible you must meet the following criteria:

- Own at least one full paid share.
- Be at least 18 years of age.
- Have not caused a previous loss to the credit union.
- Are bondable.
- Do not have a past criminal history causing doubt as to the safety or security of the credit union, its employees or assets. A background check will be conducted.
- Cannot be a current employee of Ideal Credit Union or be a relative of a current: Employee, Director, Associate Director or Supervisory Committee member. A relative is any person who is related by blood or marriage or whose relationship is similar to that of persons related by blood or marriage.
- Cannot be a Chief Executive Officer, President, Manager,

Treasurer/Manager or Director of another federal or state-chartered bank or credit union.

Members who meet these criteria and wish to run for election to the board must submit their name in writing received by February 1, 2024.

Please submit your nominations electronically via email to: administration@idealcu.com. Nominations are not allowed from the floor at the Annual Meeting.

Include a brief biography, 150 words or less, and a photo with your letter of nomination.

Board of Directors

Expiring three-year terms:

- Lew Lambert
- Jim Moser

Watch for complete details on the 2024 Annual Meeting in our spring newsletter.

Ideal Credit Union Volunteered for CU Forward Day - Plus Donated \$1,500 from staff!

National CU Forward Day is held annually on the second Monday in October. It is an initiative of credit union employees, members and partners coming together to serve their communities.

Every year, credit unions select a service project they'd like to participate in. This year, Ideal CU selected Valley Outreach located in Stillwater, MN.



Spreading Kindness

On October 9th, 2023 from 4-7PM, twenty-two employees of Ideal CU participated donating their time and energy to the food shelf.

I wanted to take a moment to thank you and the team from Ideal for your wonderful work at Valley Outreach! It was a pleasure having you with us. We are an organization powered by volunteers, which means we lean on our community for support to ensure we can continue providing services to our clients. You played a major role in making this possible! Way to go.

Kenny McCoy
Volunteer Manager, Valley Outreach

The volunteers made it possible to provide:

- 8,074 pounds of food
- 110 households were served through the food shelf
- 845 items of clothes were offered to those in need
- 58 households were provided clothing

Thank you Valley Outreach for serving the St Croix Valley and Stillwater communities! To learn more about Valley Outreach, visit their website at valleyoutreachmn.org.



Ideal CU donated their time, energy, and resources in volunteering at Valley Outreach. Staff donated \$1500, partnering with the non-profit and helping those in our community!

SMALL CHANGE

Ideal CU Has Partnered With the Following Companies to Provide Added Value and Benefits for Our Members

TurboTax helps you get your taxes done right, with a Maximum Refund Guarantee! Start for free and easily transfer last year's tax info. TurboTax provides a comprehensive review before you file, so you can be confident nothing gets missed.

T-Mobile Ideal CU members can get \$50 for every new qualifying line when you switch to T-Mobile. Plus enjoy amazing benefits like Netflix, Apple TV+, travel benefits, and more!

H&R Block New clients can save \$25! Take advantage of exclusive, members-only savings on tax solutions that will help make filing your taxes easy.



Learn more about these featured offers and find additional benefits online by visiting idealcu.com/lmcu.

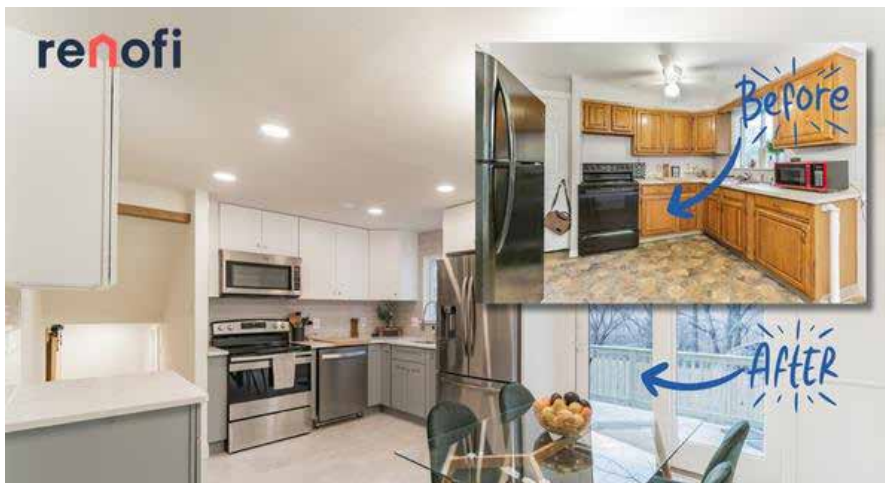
RenoFi: Get the Most Money and Lowest Monthly Payment for Your Home Renovation Project

Ideal Credit Union has partnered with RenoFi to provide members an option to borrow up to 90% of the **after-renovation value** of their home as either a Home Equity Line of Credit or a Fixed-Rate Home Equity Loan. Once approved, homeowners receive 100% cash upfront. No draws. No inspections. Ideal CU is the only financial in the Midwest offering RenoFi to their members.

Take advantage of Ideal's great Home Equity rates

while partnering with RenoFi. Learn more at idealcu.com/renofi.

- Choose between HELOC and Fixed Rate Home Equity Loan options
- Terms up to 25 years*
- Get access to 11x more borrowing power, on average
- No refinancing required
- No repayment penalty



What I appreciate most about RenoFi is the simplicity of their solution. For my clients, RenoFi has created an easy online application and for me, the contractor, there is no burdensome inspection and draw schedule.

Greg Harth
(President, Harth Builders)

* Fixed Home Equity Loan terms up to 15 years, Home Equity Line of Credit terms up to 25 years (10-year draw and up to 15-year repayment period).



UPCOMING HOLIDAY CLOSURES

All Offices Closed:

Monday, December 25, 2023
Christmas Day

Monday, January 1, 2024
New Years Day

Monday, January 15, 2024
Martin Luther King Jr. Day

Monday, February 19, 2024
President's Day

Monday, May 27, 2024
Memorial Day

Wednesday, June 19, 2024
Juneteenth

Thursday, July 4th, 2024
Independence Day

OFFICE HOURS

Lobby

9:00 a.m. - 5:00 p.m. M, T, Th, & Fri

10:00 a.m. - 5:00 p.m. Wed

9:00 a.m. - 12:00 p.m. Sat

Drive-thru

9:00 a.m. - 5:30 p.m. Mon - Fri

9:00 a.m. - 12:00 p.m. Sat

Contact Center

8:00 a.m. - 5:00 p.m. Mon - Fri

9:00 a.m. - 12:00 p.m. Sat

LOCATIONS

Eagan
3225 Denmark Avenue
Eagan, MN 55121

Hugo
14750 Victor Hugo Blvd N.
Hugo, MN 55038

Inver Grove Heights
7791 Amana Trail
Inver Grove Heights, MN 55077

North St Paul
2401 N. McKnight Road
North St. Paul, MN 55109

Stillwater
2020 Washington Avenue
Stillwater, MN 55082

Woodbury
8499 Tamarack Road
Woodbury, MN 55125

Limited Time Offer!

NEW! High Yield Savings
earn up to
4.50% APY*

13-Month No Penalty Certificate
5.25% APY**

*APY = Annual Percentage Yield is accurate as of December 01, 2023. Rates subject to change at any time. Interest is compounded and paid monthly. Minimum \$25,000 to open account. If balance falls below \$25,000, the account will earn 0.00% APY. Interest begins to accrue on the business day you deposit any non-cash item. Fees may reduce earnings.

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INSURED BY NCUA

