



Best Parks in Minnesota

Scott Olson, President of Star Choice, was tasked with listing his top five preferred Minnesota state parks. When not at Star Choice or SharePoint CU, Scott can typically be found hiking and discovering new trails. With visits to every state park in Minnesota and 10 national parks under his belt, Scott faced the challenge of narrowing down his favorite parks to just five, a testament to the abundance of natural wonders in the region.

1. George Crosby Manitou State Park offers a rustic trail, which can be a challenging hike for adventurers. This hidden backcountry gem embodies the rugged essence of Minnesota's northern wilderness. However, hikers should exercise caution and remain vigilant for encounters with bears or moose along the way.



2. Glendalough State Park features stunning lakes and picturesque rolling hills, offering ample opportunities to observe a diverse array of bird species across its landscape.



3. Tettegouche State Park – Explore the wonders of magnificent waterfalls, untamed rivers, and thrilling trails. Don't forget to visit the large learning center and gift shop. Tettegouche has everything that reflects Minnesota's past and present.



4. At McCarthy Beach State Park, you're in for a day full of fun! Whether you're up for hiking, swimming, boating, or just catching some rays, this place has it all. With its cool, clean, and crystal-clear water, it's no wonder it's voted the best beach in the Midwest!



5. Maplewood State Park – Experience the vibrant hues of Minnesota's autumn. With both leisurely strolls and adventurous hikes offering breathtaking panoramic views, there's something for everyone. Spanning a vast area, you can opt for a shared trail experience or find solitude away from the crowds. Keep your eyes peeled, as you might encounter some of the park's wildlife while taking in the scenery.

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Merging Strengths



(L to R) Phil Kopischke and Scott Olson

At SharePoint Credit Union, we're thrilled to embark on a new journey with the upcoming merger of Star Choice Credit Union. This merger brings together two esteemed leaders, Phil Kopischke from SharePoint CU and Scott Olson from Star Choice, each with a distinct and valuable story to tell. Let's explore how these CEOs' journeys will guide our new organization.

Phil Kopischke's path to CEO wasn't a straight line. He spent years at a large bank seeking experiences across various departments, from accounting and lending to branch management. This dedication to learning every facet of the financial industry fueled his rise through the ranks. While initially drawn to the investment side of the business, Phil discovered the CEO path required a broader skillset. His willingness to mentor and develop others became a key factor in his success. One of his toughest decisions involved leaving behind accounting, a field he enjoyed, to fully embrace a career in banking. It all

started with a high school job washing dishes in a hospital cafeteria, a role that instilled in him the importance of teamwork and responsibility.

Scott Olson's journey to CEO was fueled by a lifelong thirst for knowledge and a natural leadership inclination. He has always prioritized continuous learning within the credit union industry, making a conscious effort to understand its various facets. Challenges were never roadblocks for Scott; instead, he embraced them with an open mind and a "get things done" attitude, readily jumping in to solve problems. One such defining moment came when he uprooted his family to manage a struggling credit union branch – a bold move that underscored his commitment to tackling challenges and his confidence in his turnaround abilities. Scott's career began in the financial sector as a loan associate, and his early work ethic was honed during his time as a paperboy.

Despite their differing paths to leadership, both Phil and Scott share a common vision for the future. They recognize the challenges of a tightening monetary environment and the ever-evolving regulatory landscape. However, their combined experience and diverse skillsets position SharePoint Credit Union to navigate these complexities and emerge even stronger.

With Phil's established leadership and Scott's proven track record of success, SharePoint Credit Union is poised to deliver exceptional service to an expanded membership base. They are confident this merger will create a vibrant and dynamic credit union, well-equipped to serve the financial needs of our communities for years to come.

OFFICE
CLOSED



Memorial Day – Monday, May 27
Juneteenth – Wednesday, June 19
Independence Day – Thursday, July 4

**Annual
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*All accounts subject to approval. Existing member must be in good standing with the credit union and fill out Referral Form online to be eligible to receive reward. Referral must be eligible for membership. The existing member will receive \$50 for each new SharePoint Credit Union member that opens an active checking account and/or qualified loan. New member will receive \$50 with a new active checking account OR a qualifying loan. Checking account is considered active with five or more of the following transactions during their monthly statement cycle: debit card transactions, direct deposit, BillPay, automatic withdrawal, check, or cash deposit. Transactions less than \$2, do not qualify as one of the five monthly transactions. One \$50 reward per new member. This offer is eligible on all consumer checking accounts and consumer loans. Excludes home mortgages and savings accounts. Must be 18 years or older. Reward will be deposited into each eligible member's savings account within 60 days of meeting the qualifications. Member is responsible for any related taxes according to MN laws. Employees are not eligible for reward. Offer effective 1/1/24-12/31/24 and subject to change without notice. Other restrictions may apply. Federally insured by the NCUA.



Elder financial abuse is a growing threat, with billions lost annually.



Older adults are frequent targets of theft and financial fraud schemes. Protect yourself and your loved ones with these tips from AARP:

1. Plan Ahead with Power of Attorney: Designate a trusted person (or two for accountability) to handle your finances if needed. Discuss your wishes openly and have a lawyer create a customized power-of-attorney document.

2. Leverage Technology for Security: Services like EverSafe® and IdentityIQ® can monitor accounts and alert you and a designated advocate of unusual spending patterns or potential scams.



3. Combat Isolation, a Risk Factor: Regularly connect with friends and family. Stay connected with your community through hobbies and social groups. Be wary of anyone attempting to isolate you or pressure you for money.

4. Vet In-Home Caregivers Carefully: Choose bonded agencies with rigorous screening. Ask a trusted loved one to observe how caregivers interact with you and trust your instincts. Don't hesitate to switch caregivers if concerned.

By following these steps, you can significantly reduce the risk of financial exploitation and safeguard your financial security.

SharePoint CU has no affiliation with EverSafe.



Keeping Your Kids Safe Online: A Guide for Parents

The internet is a fantastic playground for kids, brimming with educational resources, fun games, and opportunities to connect with friends. But just like a real playground, online exploration needs responsible supervision. Here's a guide to equip your child with the knowledge and tools for safe digital adventures:

The Double-Edged Sword: Why Online Safety Matters

The internet can both educate and entertain, but it also harbors potential dangers. Consider these statistics:

- **Cyberbullying:** A staggering 65% of kids aged 8-14 have faced it.
- **Inappropriate Content:** 17% of children have encountered upsetting online messages or images.
- **Predators and Scams:** Children are vulnerable, and only 7% of parents know about their children's negative experiences.

These encounters can have lasting emotional consequences, and neglecting online safety can lead to a compromised digital footprint, potentially causing legal issues or identity theft.

Empowering Your Child for Safe Online Exploration

The key is digital literacy. Here's how to build it:

- 1. Open Communication is the Foundation.** Talk to your child about their online world. Who are they chatting with? Are they familiar faces? Encourage them to share any negative experiences. This helps you assess potential risks.
- 2. Education:** Equipping Them for the Journey. The internet can be a minefield without proper guidance. Discuss potential hazards like cyberbullying, misinformation, and scams. Teach them to recognize red flags such as suspicious messages or unfamiliar links. This knowledge encourages them to seek your help when faced with concerning situations.
- 3. Fact-Checking and Privacy Lessons.** Show them how to verify information online and differentiate real news from fabricated content. Address the

importance of privacy. Explain why sharing personal details like phone numbers, home addresses, or any other sensitive information is a bad idea.

4. Parental Controls: Adding a Safety Net. Parental control software can significantly enhance online safety. These tools allow you to monitor your child's activities, filter inappropriate content, set screen time limits, and even track their digital footprints.

5. Stay Informed About the Evolving Landscape. Familiarize yourself with popular apps, social media platforms, and online games your child frequents. Research their features and potential pitfalls to be better equipped to guide your child's online behavior.

Bonus Tip: Consider Family Identity Theft Protection

Identity theft is a growing concern, and children are not immune. Family identity theft protection services offer an extra layer of security by monitoring databases for suspicious activity.

Building a Secure Online World Together

By fostering open communication and implementing these strategies, you can create a secure online environment for your children. They can then confidently explore the vast digital world while developing responsible online habits. Remember, a safe online experience empowers them to learn, connect, and have fun!

Source: IDENTITYIQ - 7 Ways To Help Keep Your Kids Safe Online



The Mortgage Relationship

Forget "buying a house." Homeownership is a journey and a commitment, like a marriage. You find the perfect house (the engagement), but true happiness hinges on the mortgage (your financial partner).



Finding "The One": The House Hunting Phase

Just like dating, you wouldn't settle for the first person you meet. House hunting requires the same discernment. Location, size, amenities, and long-term potential all play a role. This "engagement" phase is where you envision a life together with the property. Research, real estate agents, and financial planning are all crucial here. As your bond with the house deepens, the "dating" phase with the mortgage begins.

Dating Your Mortgage: Understanding the Terms

Securing a mortgage is like entering a new relationship. There's excitement, anticipation, and a period of getting to know each other. Interest rates, loan terms, and the overall financial health of the equation become paramount. This stage builds a strong foundation for the future, ensuring both homeowner and mortgage are well-suited for the long haul.

Weathering the Storms: Challenges and Growth

Like any marriage, homeownership isn't without its challenges. Unexpected expenses, economic downturns, or life changes can test your commitment. Open communication and a thorough understanding of your mortgage become lifesavers in these situations. A solid financial plan and professional advice can also help you weather these storms together.

Building Equity: A Shared Journey

Years later, the relationship between house and mortgage matures. With each mortgage payment, you not only fulfill your obligations but build equity—a shared investment that grows alongside your commitment. This "marriage" symbolizes perseverance, stability, and the dream of homeownership realized.

The Takeaway: A Fulfilling Homeownership Journey

The house-mortgage marriage is a unique perspective on the homeownership journey. With intention, research, and financial awareness, you can build a strong foundation for a successful and fulfilling experience. Remember, communication, flexibility, and a shared vision are key ingredients for a harmonious and lasting union between your dream home and its financial partner.

Let our mortgage experts help you find 'the one'. Contact us today at mortgage@sharepointcu.com

Source: SFGATE - Should you "marry the house, date the rate"?

SUMMER RECIPE

Spinach and Strawberry Salad

Ingredients

- 16 ounces fresh spinach/ mixed greens
- 16 ounces fresh strawberries, sliced
- 1/2 cup crumbled feta
- 1/2 cup pecans chopped
- 1/2 cup olive oil
- 1/3 cup balsamic vinegar
- 2 teaspoons maple syrup
- 1 teaspoon Dijon mustard
- Salt/pepper to taste

Instructions

1. Whisk together oil, vinegar, maple syrup, mustard, salt, and pepper until fully combined.
2. Combine spinach, salad greens, sliced strawberries, feta, and pecans, toss with dressing, and serve. Or plate the salad and serve dressing on the side.



DREAM BIG



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