

OFFICE
CLOSED



TEMPORARY CLOSURE FOR RENOVATIONS

Admin Branch Location
5300 Hyland Greens Drive in Bloomington

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SHARE POINT CREDIT UNION CONNECTION



Save More This Tax Season

Did you know SharePoint CU members can get discounts on TurboTax® and other useful services? We've partnered with TurboTax® to help you save up to 20% on their federal tax products.

[Learn More](#)

sharepointcu.com | 952.930.0700

Andover | Bloomington | Burnsville | St. Louis Park | Medina | Plymouth
(France Avenue & Hyland Greens Drive)

*Federally insured by the NCUA. Equal Housing Lender. NMLS #527701



What Do You Need for a Loan?

Taking out a loan can be very helpful for reaching your financial goals. Here's a quick checklist to make sure you're prepared:

Things to consider:

1. What is the purpose of the loan? Is this for a need or a want?
2. What type of loan do you want to take out – Personal Unsecured or Secured?
3. What is your debt-to-income ratio?
4. How much can you afford to pay in monthly payments?
5. Are you applying individually or jointly with someone else?



Documents to have on hand before applying for a loan:

- Proof of identity
- Income (last two pay stubs)
- Monthly debt payments
- Proof of insurance (whichever applies: auto, home, recreational boat/camper)
- Employer's contact information

Information to have before refinancing a car loan or buying a used car:

These items are not necessary for pre-approvals but are still useful to know.

- Year, make, and model
- VIN - if available
- Title
- Miles
- Optional accessories that may add value (leather, sunroof, etc.)

Reach out to a lender today for more information. Call 952.930.0700 | Email loans@sharepointcu.com

Buying, upgrading, downsizing, or refinancing?

SharePoint Credit Union has mortgage solutions for every stage of homeownership.



Connect with Brad for expert guidance from start to finish, with options tailored to your goals and budget.

Brad Huegel
Mortgage Supervisor
Lending

952-988-8187
brad.huegel@sharepointcu.com
NMLS License : 471704



Winters Can Be Harsh

Your auto loan rate doesn't have to be. Take on the elements with a truck you can afford.

Rates as low as
4.74% APR*

We offer competitive rates and flexible terms to help you lower your current car payment.

[Learn More & Apply Today](#)

*APR = Annual Percentage Rate. Rates are as low as and subject to approval. Rates may vary based on credit history, loan term, and age of vehicle. A down payment may be required. Rates include a 0.25% discount for automatic payments. Rate is intended for new loans and not valid for the refinancing of existing SharePoint Credit Union loans. An additional \$25 fee will be charged at the time of loan origination which will increase the final APR. Rates are subject to change without notice.

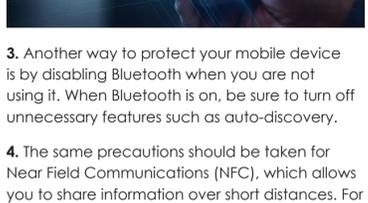


Tips for Protecting Your Mobile Device

It's easy to forget that smartphones and other mobile devices are essentially computers and therefore exposed to the same risks as their desktop cousins. They're almost always turned on, they're usually connected to the internet, and they're obvious targets for cybercriminals.

Here are a few tips to keep your mobile device safe:

1. Always protect your smartphone with a strong password or PIN, change it regularly, and never share it.
2. When using Wi-Fi, always use secure connections, especially if your device contains workplace or other sensitive information. Set your device to ask before joining unknown Wi-Fi connections. Disable Wi-Fi when you do not need to use it and remove Wi-Fi networks you no longer need.
3. Another way to protect your mobile device is by disabling Bluetooth when you are not using it. When Bluetooth is on, be sure to turn off unnecessary features such as auto-discovery.
4. The same precautions should be taken for Near Field Communications (NFC), which allows you to share information over short distances. For optimum security, disable NFC if you don't use it.
5. Many apps will ask for access to other areas of your device such as photos, location, text messages, etc. If you don't need the apps to access these features in your mobile device, deny this access. Doing so will help keep potentially malicious apps from gathering additional data about you, such as taking images of you or recording your conversations.
6. Always ensure your mobile device and apps have the latest software updates, since these will include security fixes for unknown vulnerabilities.
7. Cybercriminals can send malicious emails and SMS text messages. If you feel an email or text message is suspicious, simply delete it.
8. If your device includes an encryption option, you should turn it on. Likewise, you should also enable the remote wipe option so, in the event your device is lost or stolen, your information will be protected.
9. If your phone has a "find my phone" feature, make sure this is activated in case you can retrieve it. And, of course, if you lose a device that contains workplace information, you should report it immediately so that sensitive workplace information can be remotely wiped.



YOUR EQUITY. YOUR VISION.

From backyard decks to brighter futures.

Stop waiting for "someday." You have the freedom to make your dreams come true today with a Home Equity Line of Credit from SharePoint Credit Union.

Limited Time Offer. Up to \$500* OFF Closing Costs

*Credit up to \$500 will be applied towards your loan costs at closing, not to exceed your total loan closing costs excluding the appraisal fee. Closing costs will vary based on loan amount, appraisal requirement, geographic location, and title examination findings. For loan amounts of \$25,000 to \$150,000, closing costs will typically range from \$563 to \$1,311 including an appraisal if one is required. Property must be the primary residence. Home Equity Line of Credit loans may only be written for homes in MN and WI. Properly insurance required for Home Equity Lines of Credit. Subject to credit approval and requires income verification. Terms are subject to change. Cannot be combined with any other offer. HELOC must close within 60 days of the application date to receive offer. Must be eligible for membership. NMLS# 527701. Equal Housing Opportunity Lender. Contact a SharePoint Credit Union Representative for details. Offer ends 06/30/2026 and subject to change without notice.



Help Lead the Credit Union

SharePoint Credit Union is currently looking for Members who are interested in serving the Credit Union as part of the Board of Directors or the Supervisory Committee. In these roles, you will be able to share your viewpoints to help improve the experience of your fellow Credit Union Members.

Additionally, you'll have the opportunity to help ensure the ongoing success and soundness of a \$400 million not-for-profit financial institution. You will help determine SharePoint Credit Union's strategic direction to ensure that the Credit Union remains financially healthy while keeping its Members and communities' needs in mind.

In return, we'll provide you with training on the various aspects and requirements of governing and supporting a Credit Union.

If you are interested in becoming a Board Member, an Associate Board Member, or a Supervisory Committee Member, please email our Board Chair at joe.budnick@sharepointcu.com. We look forward to hearing from you!



Staff Highlight:

Saul Martinez is an Official Board Member of the Minnesota Credit Union Network

Our own Saul Martinez is serving as an ambassador for the credit union movement, helping to foster inclusion, networking, and education for professionals across the Twin Cities. He'll be working alongside other local leaders to strengthen the movement by planning events and engaging with credit union professionals at all levels.

SharePoint CU is extremely proud of Saul!



We're Getting a New Look!

Our admin branch will be temporarily closed while we complete renovations. We appreciate your patience during the closure and are excited to unveil our admin location's new look. For more information, please visit our website.

Call 952.930.0700 or 800.752.3494 | Email: memberservices@sharepointcu.com

More to Love at SharePoint CU

Members of our credit union save money thanks to lower loan rates and fewer fees, but that's not the only way you benefit. Through our partnerships, you can save on products and services like TurboTax and the TruStage Auto & Home Insurance Program.

[Start Saving](#)



Follow Us on Social Media!

Follow our social accounts for updates from your local branch, financial education tips, and helpful information about our services.

Facebook: facebook.com/sharepointcreditunion

Instagram: [@sharepointcu](https://instagram.com/sharepointcu)

LinkedIn: [SharePoint Credit Union](https://linkedin.com/company/sharepoint-credit-union)

YouTube: [@sharepointcreditunion](https://youtube.com/sharepointcreditunion)



Make Your 2026 Financial Vision Board

A vision board helps you define and achieve your goals with daily reminders and motivation. And SharePoint CU has many ways for you to reach your financial goals!

Here are some tips to include on your vision board:

1. Be informed before you buy: use online calculators to estimate loan payments, savings, and more.
2. Grow your money by investing it in Roth IRA accounts.
3. Open a certificate of deposit to save for a vacation, car, furniture, or a wedding.
4. Use a financial planner to map out your spending and saving for the year.

Contact us for more assistance in reaching your financial goals!

[Learn More](#)



Take Control of Your Money

SharePoint Credit Union has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care about most.



TOPICS

- Saving
- Insurance
- Retirement
- Taxes
- Life Changes
- Borrowing and Credit
- Investing
- Budgeting
- Running a Business