SHARE POINT CONNECTION CREDIT UNION



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

Andover | Bloomington | Burnsville | St. Louis Park | Medina | Plymouth

Protect Yourself from Common Scams

text, and email, seeking personal info or payments (gift cards, wires, crypto). Be wary of unexpected communications. Scammers spoof numbers; if unsure, hang up and call the company directly using a verified number. Remember: SharePoint CU will never ask for your online banking information. For questions, contact SharePoint CU or scan the QR Code: -

Scammers impersonate trusted sources (law enforcement, IRS, utilities, etc.) via phone,

(France Avenue & Hyland Greens Drive)

Phone Scams: Avoiding Tricks **Unexpected Amazon Package:** Scammers manipulate you into saying "yes" for **Brushing Scam:** Scammers voice recording. Protect yourself: send items for fake reviews; your info may be exposed, but your payment wasn't used. • Avoid "yes" answers; ask "Who is this?" or



"What is this about?" Hang up on "Can you hear me?"

• Use non-committal responses: "I don't confirm anything over the phone" or "I need

- Verify before speaking: hang up and call the company via a verified number.
- Never give personal information (account details,

verification codes).

their official website number. Email/Text Scams: Fake Links Scammers frequently send fake links to gain access

If suspicious, hang up and call the company via

to your devices and personal information. If you receive an unexpected email or text with a link, do not click it - especially if you weren't expecting it.

Toll Scam: Fake "EZPass" texts trick you into paying

a fake charge. Verify directly with EZPass. Package Delivery Scams: Fake notifications from

Fake Text Scams

issue resolution.

the service or FTC.

Warning signs: unexpected notifications, links for personal/payment info, urgent language. Action: Don't click; verify via

the company's website or contact them; report to

UPS, FedEx, or USPS with links for tracking or

Grow Your Money In

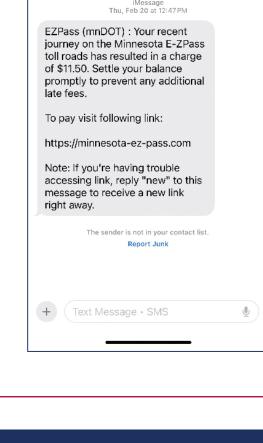
The Right Places.

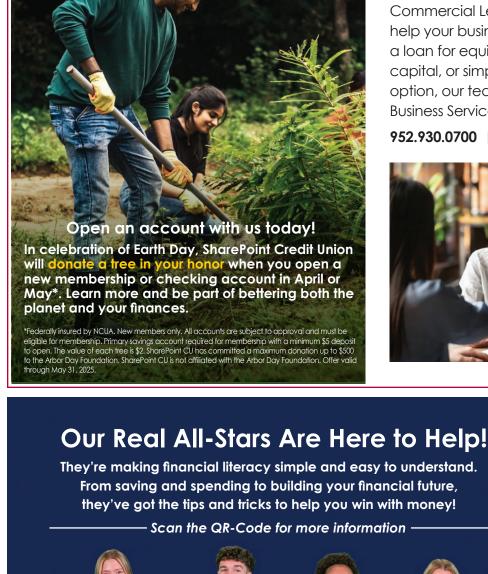
Stay alert and verify before acting. Trust your instincts.

purchases; report and

change your password.

Fraudulent Order: Check Amazon for unauthorized





capital, or simply a better business checking option, our team is ready to assist. Contact our

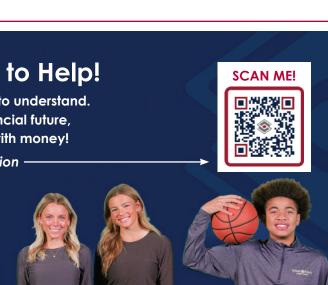
Business Services team today to learn more!

Grow Your Business with SharePoint CU

Did you know SharePoint Credit Union offers comprehensive business services? From flexible

Commercial Deposit Accounts to tailored Commercial Lending solutions, we're here to help your business thrive. Whether you need a loan for equipment, real estate, or working

952.930.0700 | business@sharepointcu.com





Keep Indefinitely

Property deeds

Records of paid

Military records

and kept forever.

mortgages

• Car title (until you sell

• Social Security cards

Utility bills Monthly/quarterly **How to Store Your Documents** Canceled checks statements After sorting through your documents, you may These types of documents are important to keep for a while, but some of them become

Credit card receipts

• Bank statements

For example, you should keep your pay stubs until you can compare them with your W2 and annual Social Security statement. You can also get rid of any monthly or quarterly statements after you receive your annual statements. However, if any of the documents in this category are needed for tax purposes, then you should

keep them for longer. More on that in the next

irrelevant once you receive annual documents.

Keep for 1 Month

• Bank deposit receipts

These documents can pile up fast, but you

don't need to keep them for long. Once you've

and made sure all the numbers align, they're safe

compared them with your monthly statements

ATM Printouts

to get rid of.

Pay stubs

section.

situations.

Keep for 3 Years

Income tax returns

and any other tax-

Keep for 1 Year

Visit the IRS website for more information on how

long you should keep tax records for specific

relevant documents Medical bills In most cases, the IRS can audit you for up to three years after you file your tax return. That's why it's crucial to keep any documents that support an item of income, deduction, or credit on your tax return for three years after you file your return or two years after you pay the tax, whichever is later.

Celebrating 100 Years of **Credit Unions in Minnesota!**

In 2025, Minnesota Credit Unions will celebrate

credit union in Minnesota.

the 100th anniversary of the first state-chartered

The first credit union in Minnesota was organized

for Minneapolis postal employees in the spring of

1925 with \$146.25 in assets. Today there are over

2.2 million credit union members in Minnesota representing \$41.8 billion in assets. Together,

we've built a legacy of trust and opportunity.

DREAM BIG!

Home Equity Line of Credit.

Up to \$500* OFF Closing Costs

Limited Time Offer.

wonder what to do with the ones you need to keep. You should store your most important documents, especially the ones that should be kept indefinitely, in a fireproof safe. For items that are important but

keep them in a safe deposit box.

For less vital documents, such as receipts, pay stubs, and monthly statements, you can use a secure filing cabinet. All documents, regardless of their importance, should be kept in clearly labeled folders so that they are easy to find. Digital documents should be kept in a password-

protected file or external hard drive. These can

include scans of important documents like birth

Stay Organized with SharePoint Credit Union

certificates, marriage certificates, and passports.

If you want to reduce the number of papers you

have to sort through every year, consider signing

up for eStatements with SharePoint Credit Union.

You can access them anywhere through our

Visit our website to learn more about online

banking and contact us with any questions.

online and mobile banking platform!

Join Us At One of Our

Investment Services Seminars

• May 6th at 5:30 pm – Medina Branch

Informative Events

Medicare Events

don't need to be referenced often, you could also

These should be considered essential documents

• Marriage licenses

Adoption papers

• Death certificates

Wills and other estate

planning documents

Birth certificates

expert guidance and support for our members. Register for this event at sharepointcu.com • April 29th at 5:30 pm – Medina Branch • May 13th at 5:30 pm – Bloomington Administrative Branch

Planning for Retirement: Retirement isn't what it used

to be. Your retirement strategy should be planned with

your long-term goals and desired lifestyle in mind. This session will help you: Envision your retirement, plan for

retirement assets and sources of retirement income,

and identify the financial risks in retirement you may

encounter. Register for this event at sharepointcu.com

• May 7th at 5:30 pm – Bloomington Administrative

Branch

Navigating Medicare can be complex, especially as you approach 65. To help simplify the process, we've partnered with TruLync Medicare Advisors to provide

Turn your home's equity into cash with SharePoint CU's

*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 \$363 to \$1121 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. Property 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 06/30/2025 and subject to change without notice.

Give Them A **Head Start**

Open an All Star Savings Youth Account or Checking Account, and we'll match

up to \$50° of the initial deposit! Help them build

smart savings habits now so they can thrive later. *Federally insured by the NCUA. Minimum to open: \$5. The Annual Percentage Yield (A<mark>PY)</mark> for All-Star Accounts is 0.10% 4/1/2025. Rates subject to change. SharePoint CU will match up to \$50 of the deposit made when the account is opened. Matched funds will be deposited into the account at the time of opening. Accounts closed within the first three months may forfeit matched funds. Must be 17 and under to be eligible for All-Star Accounts and eligible for Membership. All accounts are subject to approval. A minimum balance of \$0.01 is required to earn APY. Offer ends 04/30/2025 and is subject to change without notice. The value of this bonus will be reported to the IRS. The recipient is responsible for any federal, state or local taxes on this offer. Contact a Team Member for further information about fees and terms.

Sudoku Break!

7

6

8

3

7

1

1

2

4

3

4

1

5 6 9 1 6 3 4 9 5 7 6 1

3

1

6

8

3

2







TOPICS Saving Insurance Retirement

Life Changes

Borrowing and Credit Investing Budgeting

Running a Business

make smart money moves with confidence.



Taxes