

OFFICE
CLOSED



Memorial Day – Monday, May 26

Juneteenth – Thursday, June 19

Independence Day – Friday, July 4

Annual
Membership Meeting

May 20, 5:00 pm

Register today at
Sharepointcu.com

SHARE POINT

CREDIT UNION

CONNECTION



Keep Cool
This Summer!

Take home a **YETI Cooler** when you finance a recreational loan from SharePoint Credit Union*.

Apply NOW! Use Promo Code: **YETI**

Offer ends June 30th.



*SharePoint CU branded YETI Roadie 15 Cooler valued at \$200 is available for the first 30 Recreational Loans over \$15,000 that are closed by July 31, 2025. Member must use promo code YETI to qualify for promotion. It is intended for new loans and not for the refinancing of an existing SharePoint loan. Gift will be available for member pickup at any SharePoint Credit Union branch within 60 days of loan closing. If gift is not redeemed within 90 days of loan closing, the cooler will be forfeited by member. Member will be responsible for any related taxes or restrictions according to MN laws. Must be eligible for membership. Contact a SharePoint Representative for full details. Offer valid through June 30, 2025.

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 Opportunity. NMLS #527701



Protect Yourself from Common Scams

Scammers impersonate trusted sources (law enforcement, IRS, utilities, etc.) via phone, 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 the online banking information.** For questions, contact SharePoint CU or **scan the QR Code:** →



Phone Scams: Avoiding Tricks

Scammers manipulate you into saying "yes" for voice recording. Protect yourself:

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

If suspicious, hang up and call the company via their official website number.

Unexpected Amazon Package:

Brushing Scam:

Scammers send items for fake reviews; your info may be exposed, but your payment wasn't used.

Fraudulent Order:

Check Amazon for unauthorized purchases; report and change your password.

Stay alert and verify before acting. Trust your instincts.





Grow Your Money In
The Right Places.



Open an account with us today!

In celebration of Earth Day, SharePoint Credit Union will **donate a tree in your honor** when you open a new membership or checking account in April or May*. Learn more and be part of bettering both the planet and your finances.

*Federally insured by NCUA. New members only. All accounts are subject to approval and must be eligible for membership. Primary savings account required for membership with a minimum \$5 deposit to open. The value of each tree is \$25. SharePoint CU has 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 valid through May 31, 2025.

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 capital, or simply a better business checking option, our team is ready to assist. Contact our Business Services team today to learn more!

952.930.0700 | business@sharepointcu.com



Our Real All-Stars Are Here to Help!

They're making financial literacy simple and easy to understand.

From saving and spending to building your financial future, they've got the tips and tricks to help you win with money!

Scan the QR-Code for more information →







How Long Should You Keep Your Financial Documents?

Springtime means spring cleaning, and for many people, that means going through the large stacks of financial records and receipts that have accumulated over the years. Sorting out what to keep and what to shred can be a headache, so we've put together a handy guide on how long you should hang on to certain documents.

Keep for 1 Month

- ATM Printouts
- Credit card receipts
- Bank deposit receipts

These documents can pile up fast, but you don't need to keep them for long. Once you've compared them with your monthly statements and made sure all the numbers align, they're safe to get rid of.

Keep for 1 Year

- Pay stubs
- Bank statements
- Utility bills
- Monthly/quarterly statements
- Canceled checks

These types of documents are important to keep for a while, but some of them become irrelevant once you receive annual documents. 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.

Keep for 3 Years

- Income tax returns and any other tax-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.

Visit the IRS website for more information on how long you should keep tax records for specific situations.

Keep for 7 Years

- Records of
- Home sale records
- Birth certificates
- Marriage licenses
- Social Security cards
- Military records
- Adoption papers
- Death certificates

These records may be useful in a variety of situations, so you should hang on to them for at least seven years after the final transaction is completed.

Keep indefinitely

- Car title (until you sell it)
- Property deeds
- Records of paid mortgages
- Will and other estate planning documents

These should be considered essential documents and kept forever.

How to Store Your Documents

After sorting through your documents, you may 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 don't need to be referenced often, you could also 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 certificates, marriage certificates, and passports.

Stay Organized with SharePoint Credit Union

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 online and mobile banking platform!

Visit our website to learn more about online banking and contact us with any questions.



Celebrating 100 Years of
Credit Unions in Minnesota!



In 2025, Minnesota Credit Unions will celebrate the 100th anniversary of the first state-chartered credit union in Minnesota.

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.

Join Us At One of Our
Informative Events

Medicare Events

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

Investment Services Seminars

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 6th at 5:30 pm – Medina Branch
- May 7th at 5:30 pm – Bloomington Administrative Branch

DREAM BIG!

Turn your home's equity into cash with SharePoint CU's Home Equity Line of Credit.

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 \$355 to \$1,121 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 (APY) 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 this offer and terms.

Sudoku Break!

3		6	9			5
			1		6	
1			3	4		
2	3	9		6	1	5
7	4					7
1			7	3		8
4				1	6	2
			6			3
	1	8				

Take Control of Your Money

SharePoint Credit Union has partnered with Banzai to bring you fun, interactive tools that make managing your money easier. With engaging articles, courses, calculators, and more, you'll learn real-world financial skills from budgeting and building credit to saving for big goals to so you can make smart money moves with confidence.

SCAN ME TO
LEARN MORE

TOPICS

Saving
Insurance
Retirement
Taxes
Life Changes

Borrowing and Credit
Investing
Budgeting
Running a Business