




There's a New Way to Pay

SharePoint Credit Union is excited to announce that MessagePay is here! Now you can make your loan payments even more conveniently with your mobile device or on your desktop!

CLICK HERE to learn more about MessagePay and register today!



The First 5 Things First-Time Homebuyers Must Do

- 1. Create a Budget**


Lenders can tell you how much of a mortgage you qualify for, but only you know how much you are comfortable with spending every month on a mortgage payment. There are many online tools available to track your spending and help you create a budget.
- 2. Save for a Down Payment**

When buying your first home, the minimum down payment requirement is 3%. If you are an eligible veteran and qualify for a VA loan, you can purchase a home with 0% down payment. Closing costs when purchasing a home will generally run about 3% of the purchase price of the home. So, between the down payment and closing costs, first-time homebuyers who are not eligible veterans will need to have at least 6% saved.
- 3. Determine Your Needs and Wants In Your First Home**

The vast majority of first-time homebuyers will have a budget when purchasing a home. Make a list of what you need in your first home versus what you want in your first home to assist you in your home search.
- 4. Get Preapproved**

Before heading out to look at homes, you will want to get preapproved for a mortgage so you know how much you qualify for on a home purchase. Be sure to work with a lender who verifies your income, your down payment, and credit. Your preapproval will be good for 4 months.
- 5. Find a Realtor**

When looking for a realtor to represent you, find an experienced realtor who has good communication and knowledge of the local market. Consider asking family, friends, or your lender for referrals and interview a few different realtors to find the realtor that is best suited to help you with your home purchase.





Ready to take the next step or ask a question? Reach out to Brad.
Brad Huegel - Mortgage Supervisor: brad.huegel@sharepointcu.com | (952) 988-8187

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





OUT OF OFFICE ALERT: SANTA'S ON SUMMER BREAK

But we're still making magic happen!

[Explore Rates](#) [Apply Today](#)

Apply today and unwrap your summer savings!

 (952) 930-0700
 memberservices@sharepointcu.com

Drive off with Joy!

It's Christmas in July, get an **auto loan rate as low as**

4.99% APR*

*APR = Annual Percentage Rate. Rate valid from 7/1/25 - 7/31/25, loan must close by 8/31/25. Rates are as low as and subject to approval. Rates may vary, based on credit history, loan term and type of vehicle. A down payment may be required. Rates include a 0.25% discount for automatic payment. 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. Must be eligible for membership.



Be on the Lookout for Debit and Credit Card Skimming

What It Is
Debit and credit card skimming is a form of [identity theft](#) that involves copying a debit or credit card's information to use for fraud. Anyone can be a victim of this common scheme.

How It Works
An illegal device called a skimmer is installed at a gas pump, ATM, or other payment terminal to copy card information from the magnetic strip to a storage device. Criminals can then retrieve the stolen information and use it to make fraudulent purchases.

How Common Is Debit and Credit Card Skimming?
Debit and credit card skimming is one of the most common types of fraud and costs consumers and financial institutions more than \$1 billion a year, [according to the FBI](#).



How to Spot a Debit and Credit Card Skimmer
Checking for a skimmer usually only takes a few seconds:

- Look for damage to the card slot or PIN pad, which could be a sign that the machine has been tampered with.
- Wiggle the card reader or keypad with your hand. If it feels loose or moves easily, it could be a skimmer.
- Compare the card slot to other nearby machines, such as the neighboring gas pump.
- Some gas station pumps have security stickers installed on the card readers. If the sticker looks tampered with, don't use the card reader.

How to Avoid Debit and Credit Card Skimmers
Use Contactless Payments
This eliminates the need for your card to physically enter a reader, protecting it from skimmers that read that magnetic strip or chip on your card.

Choose a Machine In View of Security
Criminals are less likely to target machines where they can be caught installing skimmers.

Look Out for Hidden Cameras
If you see a camera, report it to the merchant. It's also a good idea to cover your hands when inputting your PIN number to [avoid shoulder surfing](#).

Monitor Your Accounts
Several charges from a place you haven't been to recently, especially if they're close together in time, could be a sign that your card information has been stolen.

GET 30% OFF IDENTITY THEFT PROTECTION

- ✓ Experian®, Equifax®, and TransUnion® Reports & Scores
- ✓ 3-Bureau Real-Time Monitoring & Alerts
- ✓ Dark Web Monitoring
- ✓ \$1 Million in Identity Theft Insurance

How It Works

- 1. Sign Up**
Provide some information for a simple sign-up process.
- 2. You're On Their Radar**
Experts monitor your credit report and personal information.
- 3. Alert**
If IdentityIQ finds or identifies suspicious activity, they notify you.
- 4. Restore**
Experts help you get back on track and restore your identity.
- 5. Financial Peace of Mind**
IdentityIQ offers up to \$1 million in identity theft insurance.

*Underwritten by AIG | 2025 IDIQ provider of Identity IQ services. Screens may be modified for demonstration purposes and subject to change. Benefits listed vary by plan.





SCAN TO GET STARTED

SAVE 30%



5 Must Haves for a Wonderful Summer Vacation

Summer is here, and we know traveling is among the most popular summer activities. But sometimes the excitement of going somewhere new or familiar can make you forget the essentials. But that's what we're here for. Here are some essential things to have and do before you jet off to your next adventure!

- 1. Set up Travel Alerts on Your Cards**
It's important to notify your financial institution of your travel plans to ensure uninterrupted access to your accounts while you're away. Set up your debit and credit card travel notifications – Using our **Cards App!** Set up notifications for future travel, report lost or stolen cards, dispute charges, and more convenient features!
- 2. Use Digital Wallet to Avoid the Hassle of Pulling Out Your Cards**
Tap to pay! It's quick, secure, and lessens your chance of losing your physical cards. Link your SharePoint Credit Union Mastercard Debit and Visa Credit Card to your **digital wallet!** Our cards are compatible with Apple, Samsung, Fitbit, Google, and Garmin.
- 3. Your REAL ID, Which Is Required for Domestic and International Travel**
Don't do all that packing and preparing only to be turned away at security because you don't have valid travel documents! For more information on what qualifies as a REAL ID, visit the [TSA website](#).
- 4. A Travel Power Adapter**
If you're traveling within the States, you don't need to worry about this. For international travelers, you'll likely need it due to the chance that foreign outlets are incompatible with your plug-in device.
- 5. Travel-Size Toiletries**
Travel light with travel-size toiletries that will get you through TSA and eliminate the fear of getting your soap and lotions thrown away!

Ready to Get the Most Out of Your Banking?

Our tutorials page is your go-to resource for mastering online and mobile banking, bill pay, and more. Learn at your own pace with easy-to-follow guides and videos.

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