

OFFICE
CLOSED



Memorial Day – Monday, May 25
Juneteenth – Friday, June 19
Independence Day – Saturday, July 4

Annual Membership Meeting May 19, 5 pm
For the Virtual Meeting, register online at sharepointcu.com

SHARE POINT CREDIT UNION CONNECTION



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

CEO Corner

Spring is here, a great time to shop for a car or consider home remodeling projects. At the credit union, we are seeing price increases across the board, including cars, homes, and everyday goods and services. Where are these increases showing up most?

First, we see it in our average auto loan. The average loan amount is \$4,000 higher this year than it was a year ago. That's a significant jump.

Next, we're seeing increases in debit and credit card transactions. Gas, food, and clothing are all contributing to higher purchase amounts. If you've ever walked out of a store or restaurant and thought, "Wow, that cost more than I remember," you're not alone. You have 24,000 fellow members at SharePoint Credit Union experiencing the same thing.

We're here to help, so please don't hesitate to call us. Speaking of calling us, did you know that 70% of our loans and services were handled by phone or online over the past year? While we still say "call, click, or stop in," the reality is that most members prefer convenient service online or over the phone.

As member preferences evolve, we're evolving with you. We are currently remodeling our main office at 5300 Hyland Greens Drive in Bloomington to bring more of our teams together in one location, allowing us to serve you even more efficiently.

Today, our teams are already answering your calls, taking applications, and fulfilling your requests quickly and efficiently, whether you reach out by phone or online. This remodel brings everything together to make that experience even more seamless.

While we continue to invest in technology, one thing will never change: you will always connect with a real person. When you call or click, you'll reach a SharePoint Credit Union employee who understands your needs and is here to help you make informed financial decisions. We no longer use a call center. **When you contact SharePoint Credit Union, you'll always connect with a member of our team.**

Lastly, thank you for your membership and for trusting us with your financial needs. We truly appreciate you as we move into our 93rd year of service.

– Phillip Kopschke

Progress on Renovation!



Follow Us on Social Media!

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

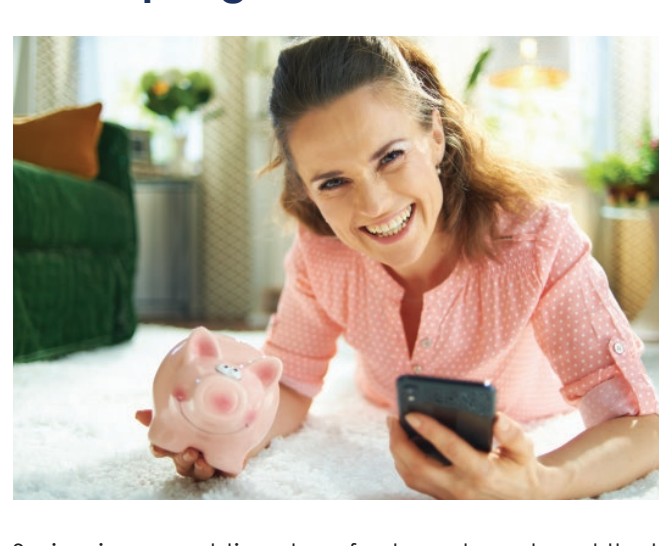
- facebook.com/sharepointcredunion
- @sharepointcu
- SharePoint Credit Union
- @sharepointcredunion

Chat With Us

Through Online and Mobile Banking!



Spring Clean Your Finances and Find New Ways to Save



Spring is a great time to refresh and reset and that includes your finances. With the cost of everyday expenses continuing to rise, taking a little time to review your finances and look for ways to save can make a big difference for your family.

Here are a few simple ways to tidy up your finances and stretch your budget this season.

Take a Fresh Look at Your Budget

Start by reviewing your income, monthly bills, and spending habits. Over time, expenses can increase or change without us noticing. A quick budget check can help you see where your money is going and identify opportunities to cut back.

Lower Everyday Expenses

Small changes can lead to meaningful savings. Consider:

- Planning meals before grocery shopping
- Cooking more meals at home
- Limiting impulse purchases
- Reviewing subscriptions or services you may no longer use

These simple habits can help reduce monthly expenses and free up money for savings or other priorities.

Review Your Monthly Bills

Spring is also a good time to review your regular bills such as internet, phone plans, and insurance. Sometimes switching plans or adjusting services can help lower your monthly costs.

Find Free or Low-Cost Family Activities

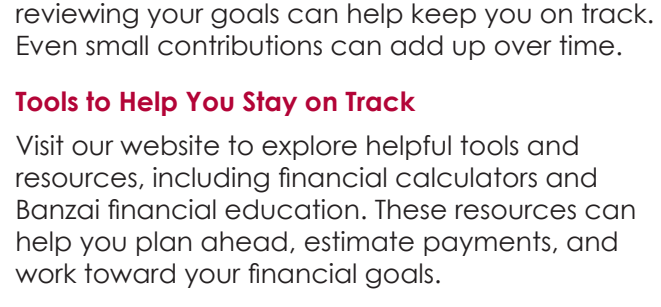
Spending time together doesn't have to be expensive. Many communities offer activities that are fun and affordable, including parks, local events, library programs, and outdoor concerts. These activities can help families create great memories while keeping spending in check.

Check in on Your Financial Goals

Whether you're saving for a vacation, building an emergency fund, or planning a big purchase, reviewing your goals can help keep you on track. Even small contributions can add up over time.

Tools to Help You Stay on Track

Visit our website to explore helpful tools and resources, including financial calculators and Banzai financial education. These resources can help you plan ahead, estimate payments, and work toward your financial goals.



At SharePoint Credit Union, we're here to support you every step of the way.

PUT YOUR EQUITY TO WORK

Turn your backyard dreams into a reality this spring.

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.

*Credit up to \$500 will be applied towards your loan costs of 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 \$1311 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 04/30/2026 and subject to change without notice.

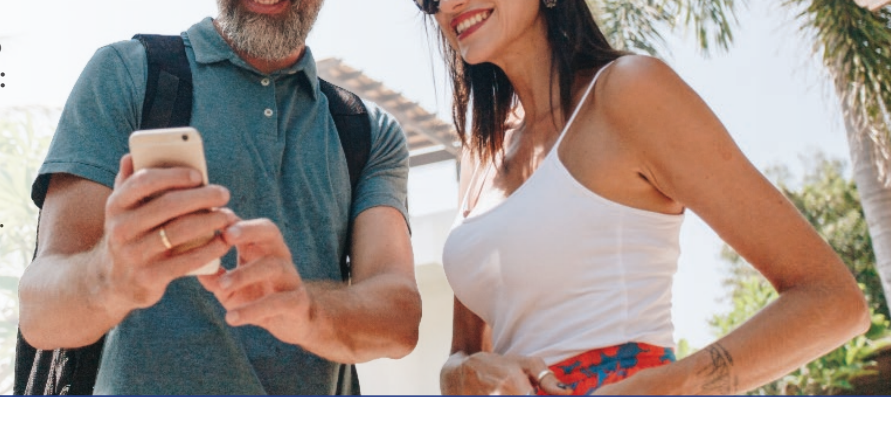
Up to \$500* OFF Closing Costs

Before you travel, set your notice. Download the card's app today!



What you can do in the card's app:

Get transaction details, turn your card on and off, set travel notices.



Helping Teens Build Smart Money Habits

The teenage years are a great time to start learning money management. Whether teens are earning their first paycheck, saving for a car, or planning for college, building good financial habits now sets them up for success in the future.

Here are a few simple ways families can help teens build confidence with money.

Start with the Basics: Earning, Saving, and Spending

A great first step is helping teens understand how money works. If they have a job, allowance, or occasional income, encourage them to divide their money into categories like spending, saving, and giving. This helps teens learn that every dollar should have a purpose and encourages thoughtful money decisions early on.

Help Teens Set a Savings Goal

Teens are more motivated to save when they're working toward a goal, such as:

- A car
- College expenses
- Clothes or technology
- A trip or special activity

Setting a goal helps teens see how saving a little at a time can really add up.

Introduce a Checking and Savings Account

Opening an All-Star Account at SharePoint Credit Union introduces real-world money management. It gives teens the opportunity to:

- Track their spending
- Understand how to manage an account
- Learn how debit cards work
- Build strong saving habits

These experiences help prepare teens for financial independence in the future.

Talk About Smart Spending

The world constantly pressures teens to spend money. Talking about the difference between needs and wants can help them make smarter financial decisions. Involving teens in everyday financial choices like budgeting for groceries, planning trips, or comparing prices can also be a great learning opportunity.

Teach the Basics of Credit

Understanding how credit works early can make a big difference later. Explaining the importance of paying bills on time, managing debt responsibly, and maintaining a good credit history can help them build a strong financial foundation.

Give Them a Chance to Practice

One of the best ways teens learn about money is by managing some of it themselves. Allowing them to make spending decisions and even learn from small mistakes helps build confidence and real-life money skills.

Tools to Help Teens Learn

Visit our website to explore helpful resources, including financial calculators and Banzai financial education. These resources help families build strong financial habits and make informed decisions.

Special Youth Account Offer

At SharePoint Credit Union, we're proud to support the next generation of savers. We'll match up to \$25* of the initial deposit when opening a new youth account. Stop by a branch, speak with our team, or visit sharepointcu.com to learn more.



*Federally insured by the NCUA. Minimum to open: \$5. The Annual Percentage Yield (APY) for All-Star Accounts is 0.10% as of 1/1/2026. Rates subject to change. SharePoint Credit Union will match up to \$25 of the initial 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 \$5.01 is required to earn APY. Offer ends 12/31/2026 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. Offer valid for new members only and one deposit match per member.

DARE US TO BEAT YOUR RATE

If you think you've found the best deal elsewhere, let us see if we can make it better.

Put us to the test, bring us your best loan offer or current loan rate from any other financial institution, and let our experts go to work.

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 .25% discount for automatic payment. Rate is intended for new loans and not valid for the refinancing of existing SharePoint 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.

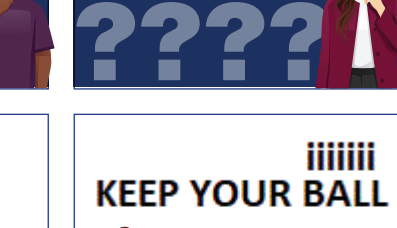
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SharePoint CU is proud to support our communities.

SharePoint Credit Union recently made a donation to the Andover YMCA to help continue the great work they do for local families and individuals.

SharePoint Credit Union gave \$5,000 to Minnesota's Special Olympics of Minneapolis.



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