OFFICE CLOSED Labor Day – Monday, September 7

FOLLOW US

SHAREPOINT CREDIT UNION CONNECTION

Out and About In the Community

Community connections and team camaraderie were on full display in June. We enjoyed participating in the Burnsville Chamber Golf Outing and spending an evening together at a St. Paul Saints game. We're grateful for opportunities to connect both inside and outside the office.

sharepointcu.com | 952.930.0700

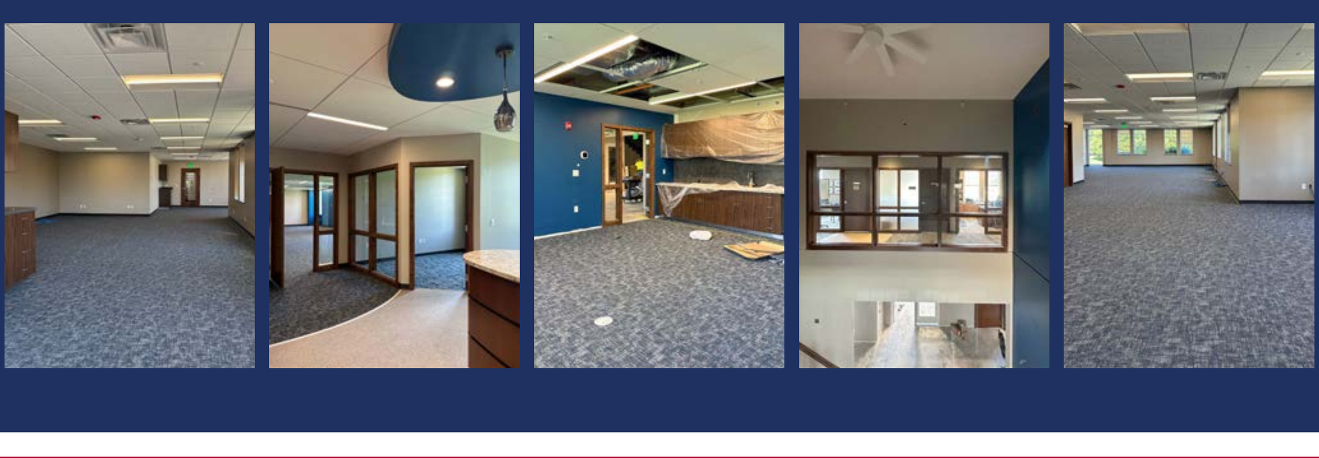
Andover | Bloomington (France Avenue & Hyland Greens Drive) | Burnsville | St. Louis Park | Medina | Plymouth

Marketing Team Earns ELEVATE Award

We're proud to share that our marketing team received the ELEVATE Award for Outstanding Creative Achievement in the $250 million–$500 million asset-size category for the Real All-Stars campaign. Congratulations to our talented team for their creativity, innovation, and dedication!

Progress on Renovation!

Renovation progress continues on our Admin branch in Bloomington. We're excited for everyone to see the fresh new look when it's completed!



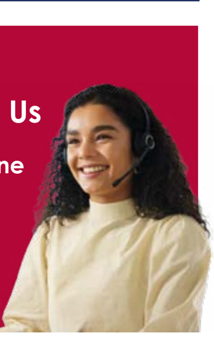
Follow Us on Social Media!

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

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

Chat With Us

Through Online and Mobile Banking!



Plan Early for Affordable Holiday Spending

The holidays may be several months away, but they always seem to sneak up on us, don't they? Especially when it comes to the spending! But holiday debt and overspending are often the results of poor planning and last-minute shopping. By building a budget and planning for costs now, you can set yourself up for a joyful, peaceful, and affordable holiday season.

Building Your Holiday Budget

We often fail to anticipate just how many costs come up during the holidays. In addition to buying gifts, there are also groceries, travel expenses, décor, and outfits. To avoid overspending, determine your total budget upfront. Then map out each of these cost categories to get a full picture of what your budget needs to accomplish. You can further break down these categories into gifts for individual people and costs for specific events. Don't forget to factor in shipping fees, wrapping paper purchases, and other easy-to-miss expenses.

Once you have a full list, assign a realistic dollar amount to each item. If the total exceeds your budget, make adjustments by reducing dollar amounts or cutting out unnecessary expenses.

Plan to Save

With your budget laid out, you can start putting your plan into action. The best way to ensure your budget doesn't put you into debt is by setting aside funds ahead of time. Create a **secondary savings account** specifically for holiday spending and set up automatic transfers to it from your paychecks to build up your holiday budget over the next several months.

Consider spreading out your shopping over time to further lessen the burden of holiday spending. Plus, shopping early helps you avoid last-minute markups and shipping delays.

And if you want to be rewarded for your holiday shopping, use your **SharePoint CU Visa® credit card**!

Plan Now, Celebrate All Year

Taking these small but impactful steps during the summer and fall can make for a much smoother holiday season, letting you feel the joy without the stress no matter what time of year it is! Stop into your **local SharePoint CU branch** or open up our **mobile banking app** to set up a savings account today.

Recognizing and Avoiding Scams

Scammers become more sophisticated with their tactics every year. Unfortunately, we've also seen a rise in the number of scammers posing as representatives of SharePoint Credit Union. Knowing common scams and their warning signs can help you protect yourself and your finances.

Malware

Malware is malicious software that can infiltrate computers and steal sensitive information. You get malware by clicking on misleading links or downloading seemingly innocent files. These links can appear in ads, social posts, emails, and texts. To avoid malware, be cautious when clicking on links and opening unsolicited messages from unknown senders.

Phishing

Phishing scams use fake emails, messages, and websites that appear to be trustworthy in an attempt to deceive people into revealing sensitive information. They often include malicious links and try to exploit their victim's fear or curiosity. If you're suspicious of a message or website, verify its authenticity by contacting the sender directly through a verified communication channel.

Impersonation Scams

Sometimes scammers will pose as someone else, such as the IRS or even a friend or family member. They'll then ask you to reveal sensitive information or to transfer funds. Always verify the identity of anyone making unsolicited contact. If you get a suspicious email claiming to be from SharePoint Credit Union, for example, contact us by calling 952-930-0700 or using one of the other official **contact methods** on our website.

Pig Butchering Scams

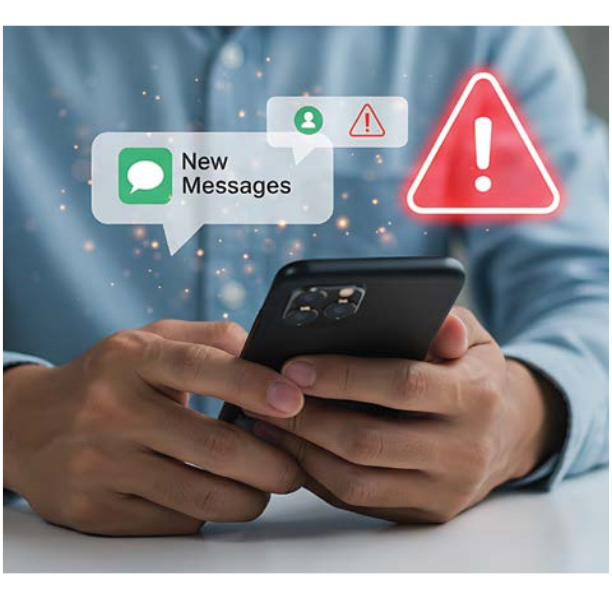
Pig butchering scams are a form of investment fraud that often begins with unsolicited messages on social media or dating apps. They involve a scammer building a false sense of trust and emotional connection before eventually inviting their victim to "invest in a can't-miss opportunity." Be cautious of fast-forming online relationships, and always research investment opportunities thoroughly.

Tech Support Scams

These scams involve fraudsters posing as tech support representatives from reputable companies. They may contact their victims via phone calls, emails, or pop-up messages, claiming that the victim's device has a virus. They then ask for remote access to the device in order to fix it, but they really just steal personal information from it. Remember that tech support teams will not contact you unsolicited. If you do receive such a message, contact the company through their official phone number or website.

Stay Vigilant

Scammers will try anything to exploit you, and their strategies have multiplied in the digital age. Always be cautious of unexpected online messages, emails, and phone calls. If they seem suspicious, find a way to verify the sender or caller's identity. And remember, SharePoint Credit Union will never ask you for sensitive information like your Online and Mobile Banking login, card info, account number, or Apple Pay / Google Pay details. If you're ever unsure, call us at 952-930-0700. To learn more about scams and how to avoid them, check out **this article in our Banzai portal.**



Adventure WITHIN REACH

Flexible financing to help you hit the water this season

Explore your options at **sharepointcu.com**

*APR = Annual Percentage Rate. Rates are as low as stated and are subject to credit approval. Rates may vary based on credit history, loan term, and the age of the collateral. A down payment may be required. Rates include a 0.25% discount for automatic payment. The 5.99% boat loan rate is intended for new loans and is not available for the refinancing of existing SharePoint Credit Union loans. The 5.99% rate applies to loan terms up to 60 months. An additional $25 loan origination fee will be charged at the time of loan closing, which may increase the final APR. A $20,000 loan at 5.99% APR would result in 60 monthly payments of $386.56. Rates are subject to change without notice. Interest will continue to accrue. The timing of the first payment will vary based on approved loan terms and may not result in negative amortization. Contact a SharePoint Credit Union representative for complete details

Boat Loan Rates as low as **5.99%** APR*

Meet Lindsey Hedges

Your Dedicated Mortgage Expert

Finding the perfect place to call home is a huge milestone, and having the right partner by your side makes all the difference. That's why we're proud to highlight Lindsay Hedges, our dedicated Mortgage Loan Officer. Lindsay is deeply committed to our members, bringing personalized assistance, clear communication, and financial expertise to every step of the homebuying journey.

Whether you're buying your very first home, upgrading for a growing family, or looking to refinance your current rate, Lindsay and our mortgage team are here to help you unlock the front door to your dreams.

We've Partnered with the TriUnity Foundation

Providing Financial Grants for Those Facing Terminal Illness

If you or a loved one are facing a terminal illness, financial grants are available to help ease the burden. Together with the TriUnity Foundation.

Learn more about eligibility and how to apply: Scan the QR code or

Visit our website

Grant applications are open now.
Deadline to apply: September 15, 2026

TriUnity Foundation
DBA of St. Cloud Financial Foundation

Back to School Budgeting

It may be summer, but September isn't far away. Now is the perfect time to start preparing your kids to manage their money responsibly during the school year. Whether they're just learning to count change or saving up money for tuition, we have back-to-school budgeting lessons for youth of all ages.

For the Little Learners: Making Money Real

With so much of our spending done using credit or debit cards, our younger kids can perceive money to be abstract and unlimited. One of the most important things you can do to help them understand money is to make it real to them. And the most popular strategy for doing that is called the three jars method, which designates one jar each for spending, saving, and giving. Filling the jars with coins and bills helps kids visualize their money and watch it grow. If your child wants a fun backpack or notebook for school, have them save up their allowance to help pay for it—this teaches delayed gratification and will make the purchase more rewarding.

When your child is ready to take the next step, help them open an **All Star Youth Savings Account!**

For the College-Bound: Mastering the Budget

The transition to college is often a child's first real foray into independence, and they may be tempted to spend their money recklessly. But with the high cost of a college education, students can't afford to go into college without a plan to manage their money responsibly. That's where a budget comes in.

Encourage your student to map out their sources of income, available funds, and costs for the school year. Once they've accounted for all essential costs (tuition, room and board, textbooks, etc.), then they can see how much money they actually have available for saving and discretionary spending. A common rule of thumb is to allocate 50% of one's money to needs, 30% to wants, and 20% to savings and debt repayment.

SharePoint Credit Union's **online and mobile banking tools** make it easy for college students to keep track of their money, deposit funds, and manage their accounts from anywhere.

Lean on SharePoint CU for Lifelong Financial Education

Financial education isn't a one-time conversation—it's a lifelong journey! And we at SharePoint Credit Union are here to help you and your children learn to manage money wisely. Be sure to check out our **online financial resources** and the extensive library available through our **Banzai portal**, where you can find financial advice for all ages!

Whether you're at the lake or on the go, you're in control of your finances with our mobile banking app.

- Pay bills
- Deposit checks
- Transfer funds

Scan the QR code to download

Wackie Wordies

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.

SCAN ME!

TOPICS

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