OFFICE CLOSED

Thanksgiving – Thursday, November 26
Christmas Eve – Thursday, December 24 Open 9 AM - 12 PM
Christmas – Friday, December 25
New Year's Day – Friday, January 1

FOLLOW US

SHAREPOINT CREDIT UNION CONNECTION



Thank You MEMBERS!

As another year draws to a close, we're especially thankful for the members who make our credit union community so meaningful. Your trust, participation, and continued support help us grow stronger and carry forward the spirit of people helping people. Thank you for choosing us. **We're truly grateful for your membership and honored to serve you.**

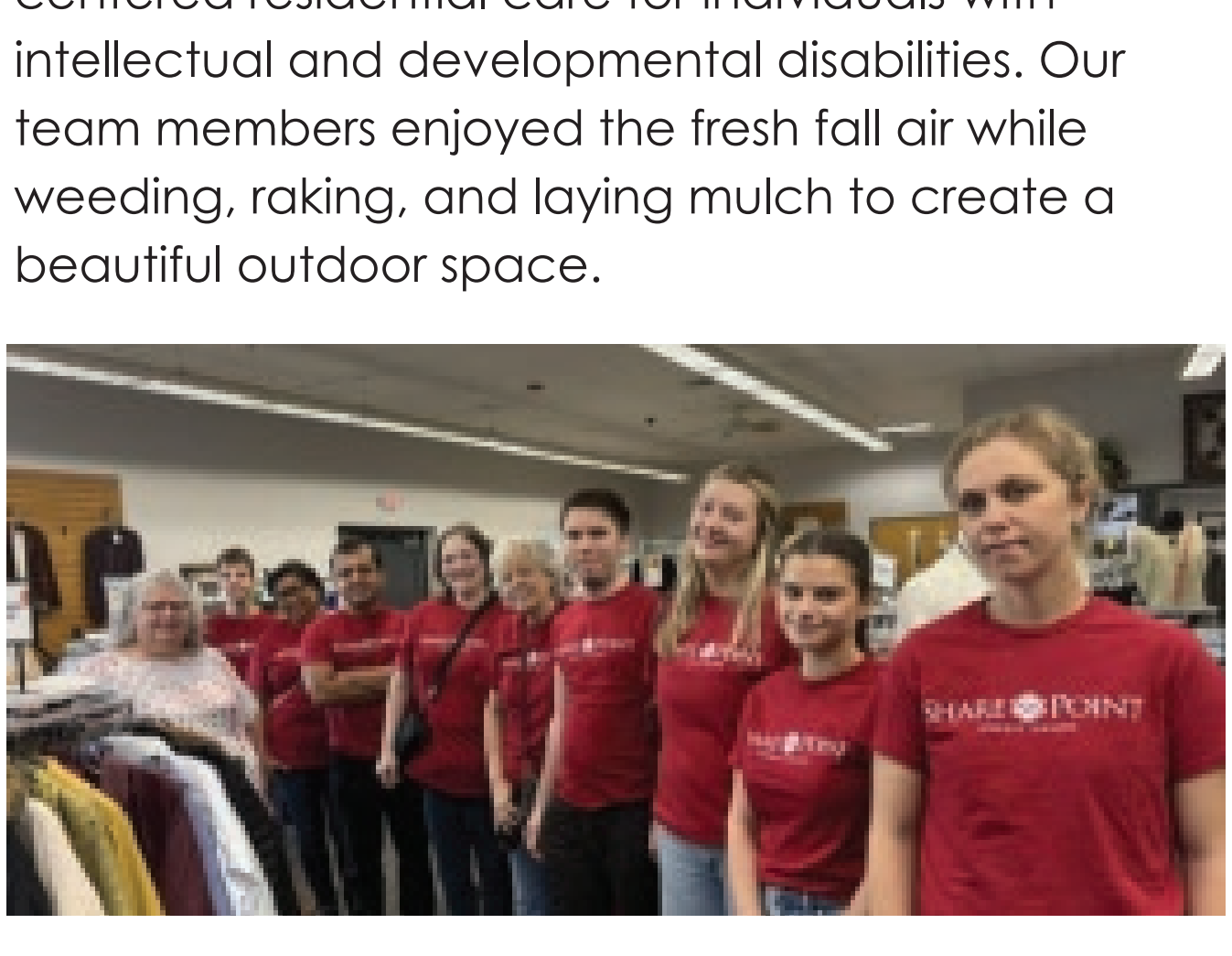
sharepointcu.com | 952.930.0700

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

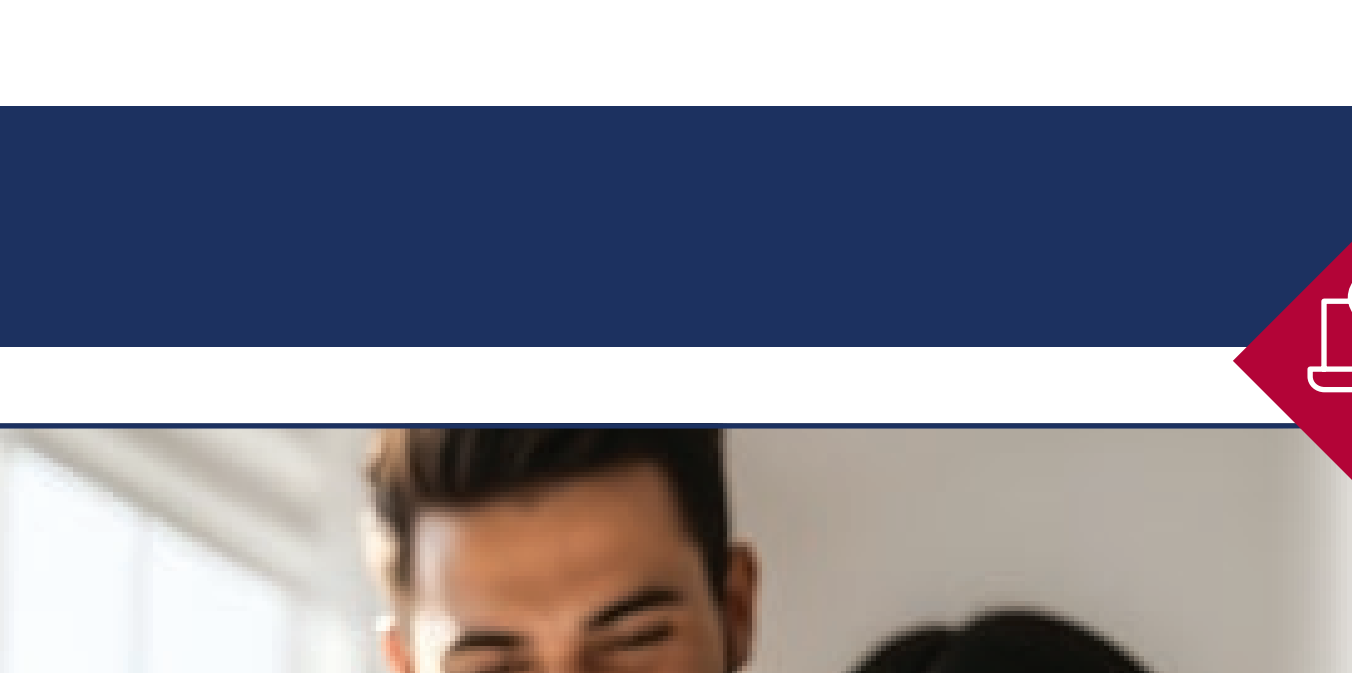
*Federally insured by the NCUA. Equal Housing Lender. NMLS #527701

cu | kind

At SharePoint Credit Union, we believe that the cooperative spirit of credit unions truly brings communities together. And on October 12, we put those values into action by participating in CU Kind Day! This annual tradition celebrates the impact we make when we unite to spread kindness. All of our branches were closed for a day while our employees volunteered at nonprofit organizations throughout the Twin Cities.



One group spent the day at a Wingspan Life Resources group home in Bloomington. Wingspan is a trusted nonprofit that provides person-centered residential care for individuals with intellectual and developmental disabilities. Our team members enjoyed the fresh fall air while weeding, raking, and laying mulch to create a beautiful outdoor space.

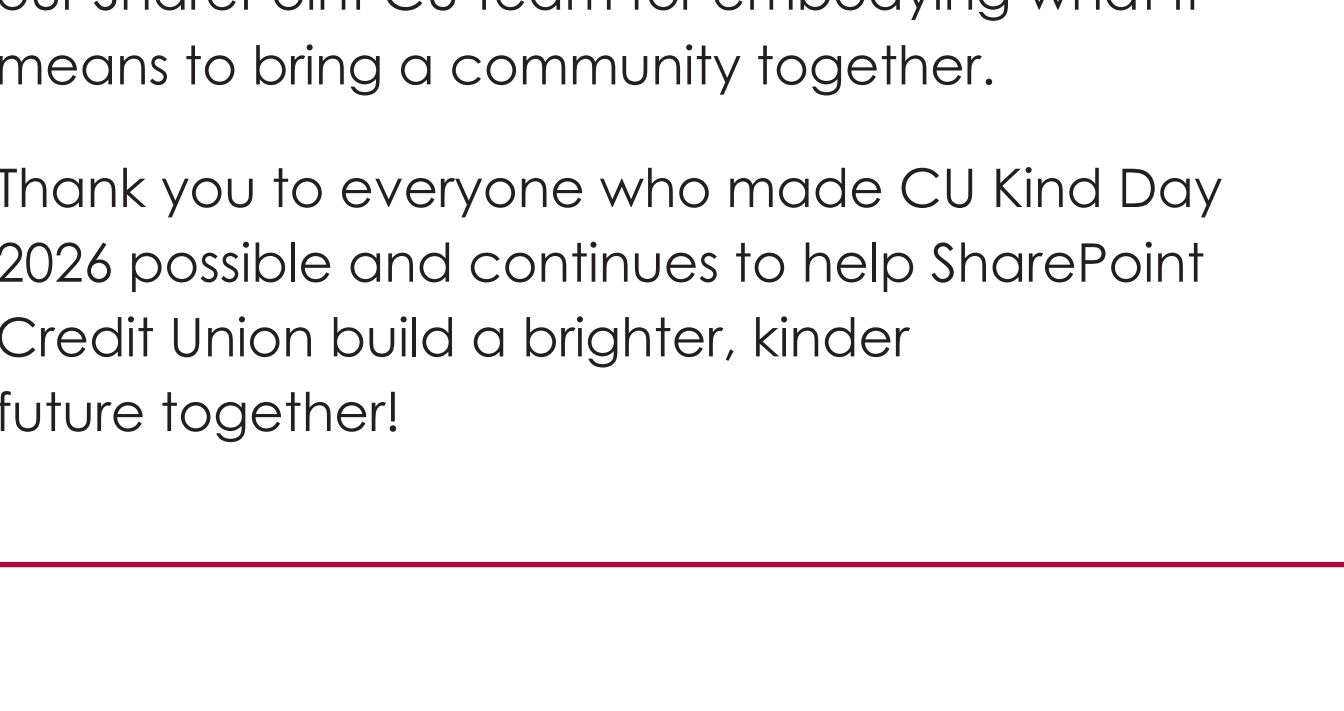


Many of our team members volunteered at Interfaith Outreach & Community Partners in Plymouth, a human services nonprofit that meets basic needs such as food, shelter, and clothing.

Our staff helped process an influx of generous community donations and reorganized important spaces, ensuring resources reach local families efficiently.



Another group of SharePoint CU staff served at Crescent Cove in Brooklyn Center. Crescent Cove is Minnesota's first and only residential respite and hospice home designed specifically for children. Our volunteers prepared freezer meals, cleaned the interior of the facility, and prepared comfortable spaces for incoming patients.



CU Kind Day serves as a powerful reminder of what we can accomplish when we unite around a shared purpose. We are greatly inspired by these incredible organizations, and we are so proud of our SharePoint CU team for embodying what it means to bring a community together.

Thank you to everyone who made CU Kind Day 2026 possible and continues to help SharePoint Credit Union build a brighter, kinder future together!



Need Extra Cash? Skip a Loan Payment!

We've all been there. Sometimes, you have unexpected expenses that make it difficult to make your monthly loan payment. Other times, you may just want to add to your savings. SharePoint CU members can use Skip-A-Payment to skip monthly payments on eligible loans.

There is a $30 processing fee required per month skipped per loan. You may skip up to two months in a 12-month period, but no more than 6 months over the life of the loan.

You agree to the following terms of Skip-a-Payment (only one borrower's consent is required): Skip-a-Payment is subject to approval and not available on VISA Credit Cards, Reserve Line of Credit, Personal Line of Credit, HELOC, Fixed Equity Loans, Freedom Mortgage, First Mortgage, Commercial and Indirect Loans. The fee must be collected upon receipt of the request. To be eligible for a loan skip payment, you must be a member in good standing and have made a minimum of 6 payments on the loan. By participating in the Skip-A-Payment program, your maturity date will be extended, and your total Finance Charge will be higher than printed on your original loan agreement(s). Interest will continue to accrue on the unpaid balance of the loan. All other terms of your loan agreement(s) remain enforceable by the Credit Union. You may skip no more than 6 payments over the life of the loan and no more than 2 payments in a 12 month period. **Important Notice for loans protected with TruStage Guaranteed Asset Protection (GAP):** Skipping more than 2 payments may jeopardize a potential GAP claim. Please refer to the Protected Balance section in your copy of the Member's Choice Waiver Agreement for GAP prior to skipping payments. SharePoint CU must be notified of Skip-A-Payment 7 days in advance of your loan payment due date. If you utilize payments through payroll deduction, your deduction will be deposited to your SharePoint Savings account.

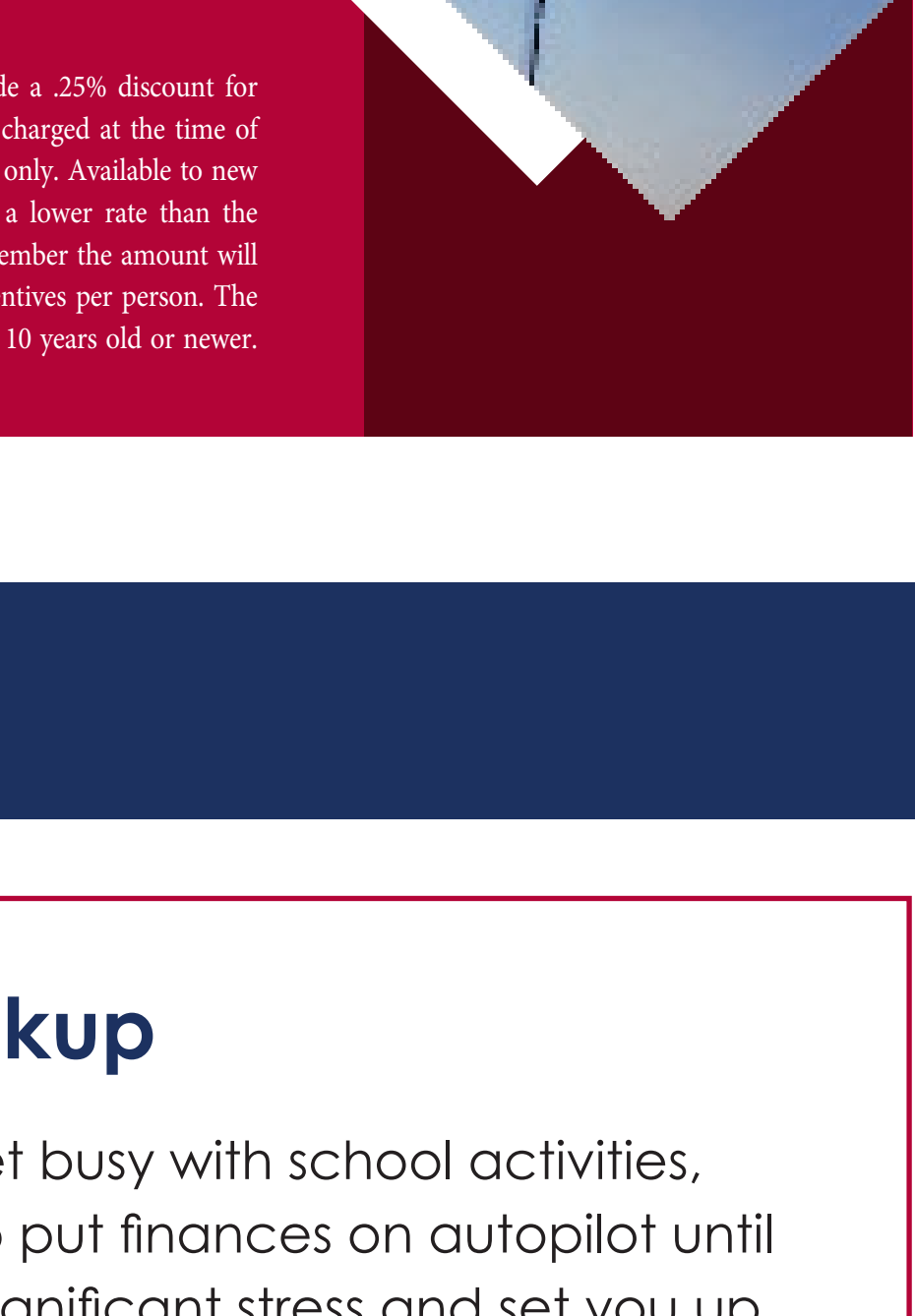
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**APR = Annual Percentage Rate. Rates are as low as and subject to approval. Rates may vary, based on credit history, loan term and age of vehicle. Rates include a .25% discount for automatic payment. Rate and promotion is intended for new loans and not valid for the refinancing of existing SharePoint CU loans. An additional $35 fee will be charged at the time of loan origination which will increase the final APR. Rates are subject to change without notice. [1]Let Us Beat Your Rate Promotion is intended for refinance auto loans only. Available to new and existing SharePoint Credit Union members. Provide a loan statement showing your current auto loan rate. SharePoint Credit Union must be able to offer a lower rate than the qualifying rate provided. If SharePoint Credit Union cannot beat the qualifying rate, you will receive $50 within 60 days of application, if you are a SharePoint CU member the amount will be deposited into your SharePoint CU account. If you are not a SharePoint CU member, a check will be sent to the address on your application. Limit two $50 incentives per person. The value of this $50 bonus will be reported to the IRS. The recipient is responsible for any federal, state or local taxes on this offer. Offer applies for new or used vehicles 10 years old or newer. Loan approval, rates and terms are subject to credit approval and eligibility. Other restrictions may apply. Promotion ends December 31, 2026.

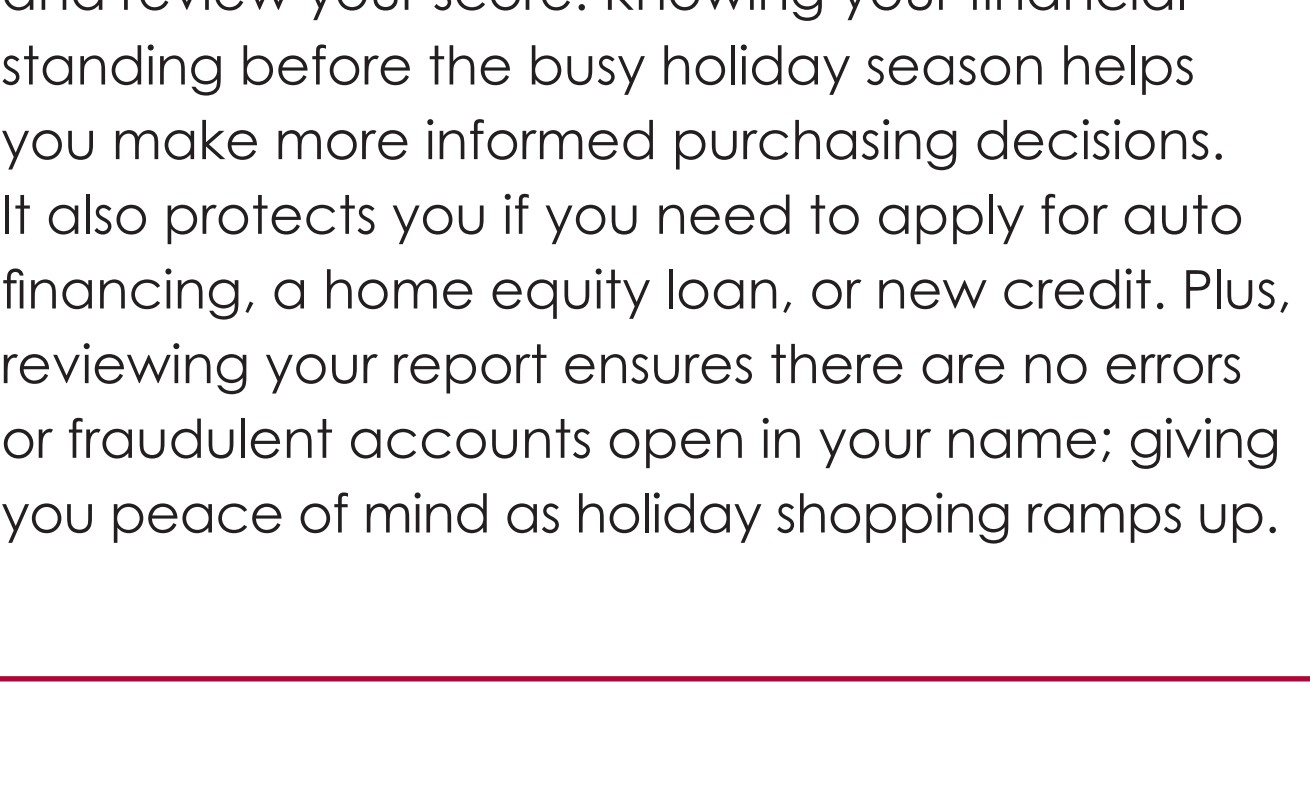
Your 4-Step Fall Financial Checkup

As the calendar turns toward the final quarter of the year, schedules get busy with school activities, changing routines, and the approaching holiday season. While it's easy to put finances on autopilot until January, taking a proactive look at your money right now can save you significant stress and set you up for success in the year ahead.

Here are four easy steps you can take right now to check up on your finances.

Review Your Savings Goals

Take a few minutes to check your progress on the savings milestones you set earlier this year, whether you are building an emergency fund, saving for a home project, or setting aside cash for a future vacation. If you have fallen behind, look for ways to trim discretionary spending over the next few months to catch up. If you are on track, consider boosting your automated monthly transfers to maximize your savings before the year closes out.



Check Your Credit Score

Fall is an ideal time to check your credit report and review your score. Knowing your financial standing before the busy holiday season helps you make more informed purchasing decisions. It also protects you if you need to apply for auto financing, a home equity loan, or new credit. Plus, reviewing your report ensures there are no errors or fraudulent accounts open in your name; giving you peace of mind as holiday shopping ramps up.

Pre-Plan for Holiday Spending

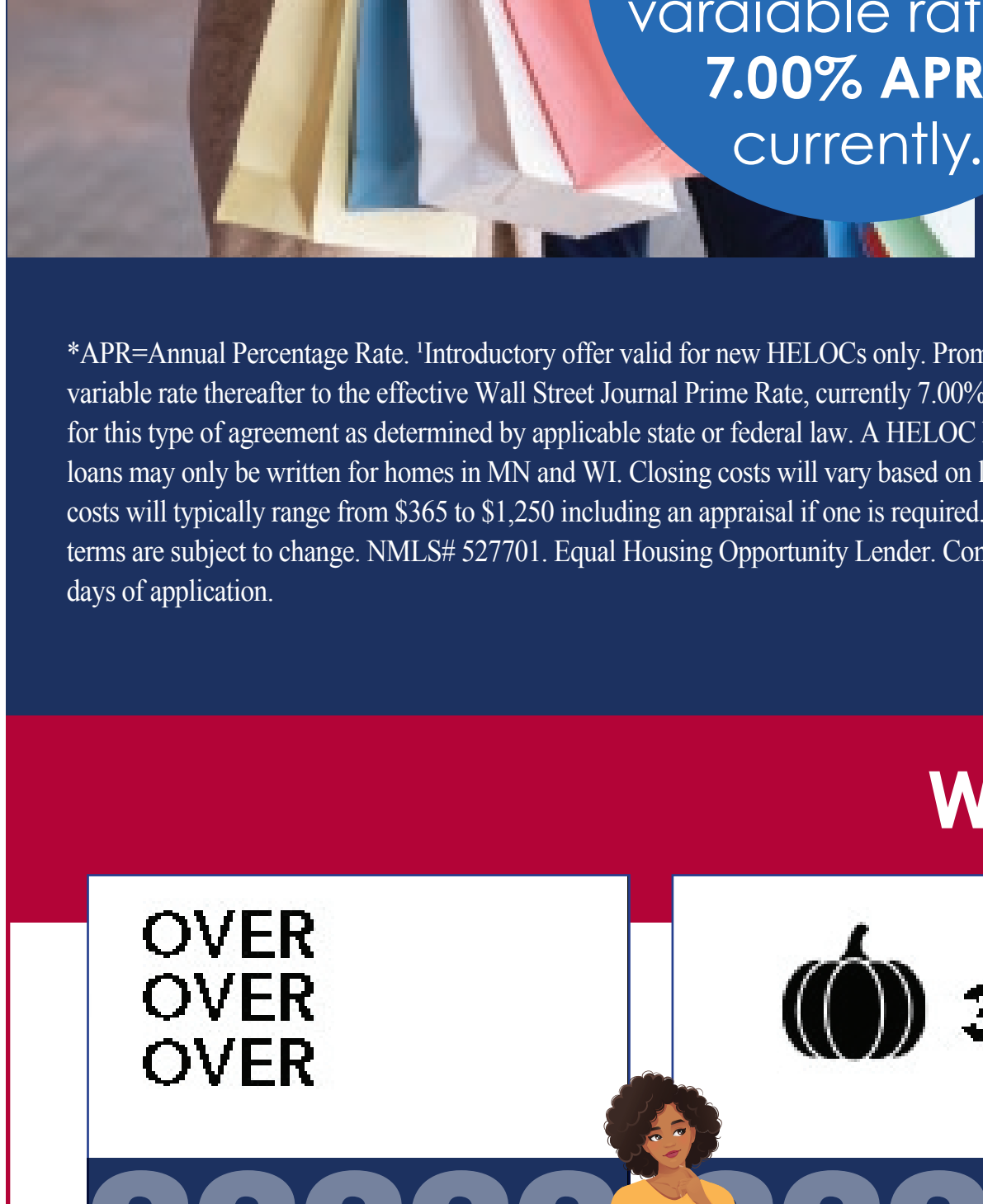
The holiday season brings plenty of reasons to spend, but it shouldn't derail your finances. Plan for your upcoming expenses by determining a hard spending limit for gifts, travel, and entertainment before you're swept up in the busyness of the season. Deciding on a total budget early helps you resist impulse purchases and prevents you from leaning on high-interest credit cards to cover seasonal expenses.

Plan Ahead for 2027 Financial Goals

While you are wrapping up this year, start thinking about what you want to achieve next year. Whether your goal is buying a new vehicle, tackling a major home renovation, paying off a loan, or finally taking that dream trip, write down your top financial priorities for 2027. Establishing clear targets now makes it much easier to open the right secondary savings accounts and set up automatic deposits as soon as the new year starts.

Review Your Finances with SharePoint CU

Log in to the SharePoint CU mobile app today to review your accounts, check your transaction history, and set up automated savings. To explore our full suite of financial tools and resources, visit sharepointcu.com or stop by a local branch to chat with a financial coach about your plans for the new year.



3.99% APR* for 12 months. Thereafter a varaiable rate of **7.00% APR*** currently.

UNWRAP YOUR EQUITY

Don't let high credit card rates freeze your finances this winter.

Make holiday shopping, travel, and seasonal expenses more manageable with a SharePoint Credit Union HELOC featuring a **special introductory rate of 3.99% APR***. Tap into your home's equity to pay off high-interest debt and consolidate payments.

Explore your options at sharepointcu.com

*APR=Annual Percentage Rate. [1]Introductory offer valid for new HELOCs only. Promotional rates available for HELOC's under 80% Loan-To-Value. Promotional rate will be 3.99% for first 12 months and change to a variable rate thereafter to the effective Wall Street Journal Prime Rate, currently 7.00% APR. A HELOC will never go below 4.00% APR and will not exceed 18.00% APR and will never exceed the highest allowable rate for this type of agreement as determined by applicable state or federal law. A HELOC has a seven-year draw period with a ten-year repayment period. Property must be the primary residence. Home Equity Line of Credit loans may only be written for homes in MN and WI. 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, costs will typically range from $365 to $1,250 including an appraisal if one is required. Property insurance required for Home Equity Lines of Credit. Subject to credit approval and require income verification. Rates and terms are subject to change. NMLS# 527701. Equal Housing Opportunity Lender. Contact a SharePoint Credit Union Representative for details. Must be eligible for membership. Must apply by 1/31/27 and close within 60 days of application.

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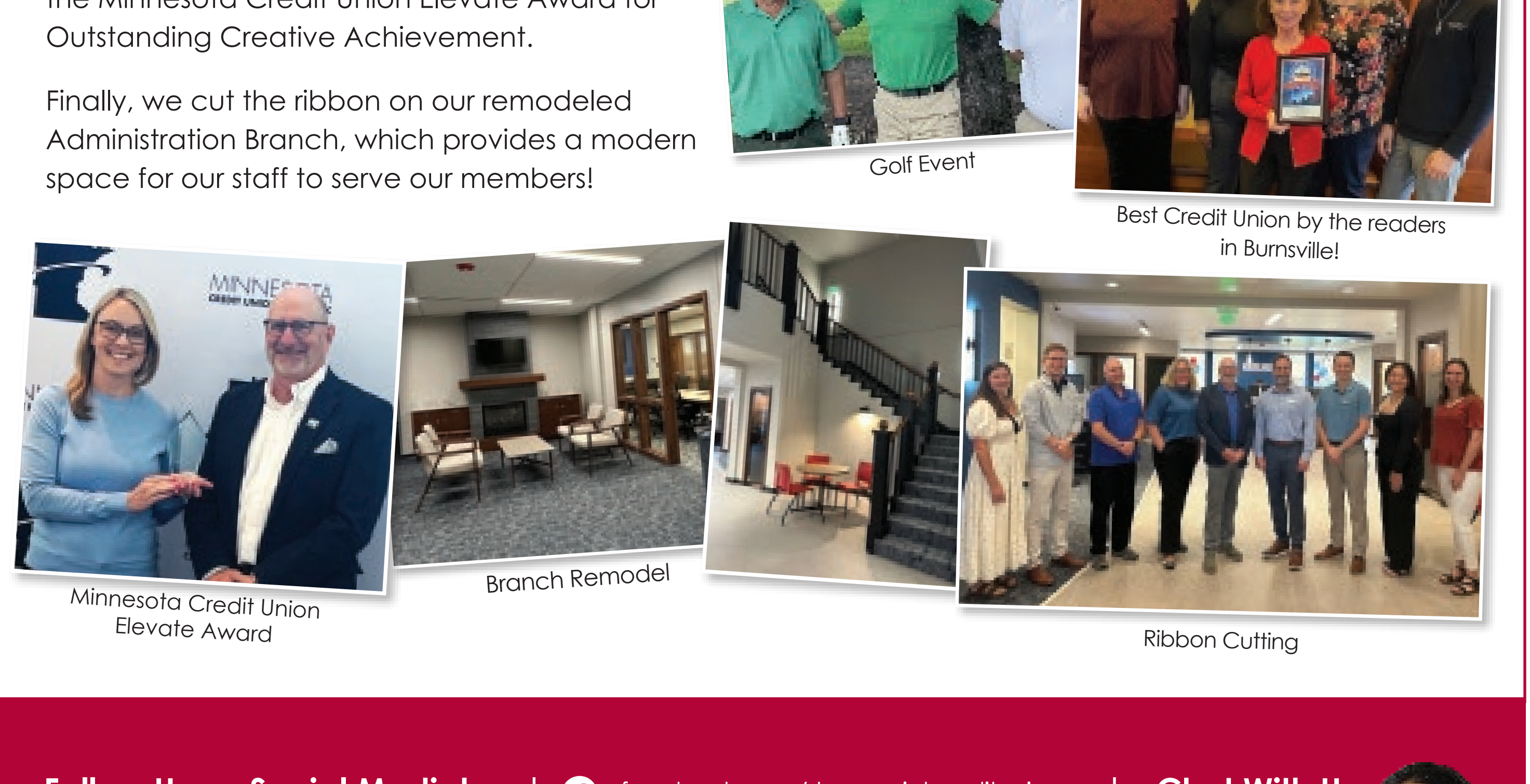
What a Year of Impact!

Our SharePoint Credit Union family made a powerful impact in the community this year!

We donated $10,000 to the Andover YMCA in support of their workout studio renovation, and we donated $5,000 to the St. Louis Park Emergency Program as they provided relief to residents displaced by the Helix Apartments fire.

Our team had fun networking with our peers in the Minnesota Credit Union Network (MNCUN) at several events. One was the Golf Scramble, which raised funds for Gillette Children's Hospital. And at Accelerate 26, our marketing team won the Minnesota Credit Union Elevate Award for Outstanding Creative Achievement.

Finally, we cut the ribbon on our remodeled Administration Branch, which provides a modern space for our staff to serve our members!



Raising Money for YMCA

Donation to STEP

Golf Event

Best Credit Union by the readers in Burnsville!

Minnesota Credit Union Elevate Award

Branch Remodel

Ribbon Cutting

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