

ASPIRE CREDIT UNION



Upcoming Holiday Closures

Independence Day

Monday, July 4

CLOSED

Labor Day

Monday, September 5

CLOSED

Did you know we host a calendar of Events on our website- Find what's happening at:

www.aspire.creditunion/events

Impact Report Released

<https://aspire.creditunion/2021-aspire-impact-report/>

Report Highlights:

- 1,569 Additional training hours completed by staff
- 997 Loans completed
- Named among the top 200 Healthiest Credit Unions in USA
- 330+ Hours of volunteering by team



Sign up for our Text Messages:

We send out messages to keep you up to date on what's happening. Sign up by texting the following to 43783:
'Aspire' for general updates
'Marketing' for upcoming promotions

Aspire CFCU Tip:

Did you know we welcome organizations and groups to our parking lot to do car wash fundraisers? The date needs to be booked with the marketing department, and the group must supply their own car washing materials/soaps and hose. We donate the water.



Fraudsters Today:

Beyond the Common Criminal

Fraud is a word that can shake us to our core, but more than that, the fear of being defrauded is a real concern for many. Over the years, fraudsters have gotten smarter, and they have had to since we had learned their methods.

Today, fraudsters are highly sophisticated, intelligent individuals who know how to coach their victims to their end goal, which is most likely stealing your money.

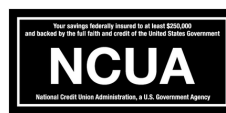
Being defrauded may not feel like you are being taken advantage of at all, sometimes, scammers catch you at a weak moment, pull on your emotions, and steal your money before you even know it.

If you feel like you may be falling victim to a fraudster, here are five questions to ask yourself:

1. Slow down and think. Are the things you are being asked to do making sense?
2. Are they telling you what to say? If they are putting words in your mouth, this could be a red flag.
3. Have you won something and are you being asked to share your credit card information or other payment options that may lead to your account details being compromised?
4. Are you being told you have to send money first to get money back?
5. Are you feeling like you are receiving pressure to make these decisions quickly and they make you feel uncomfortable, especially if you push back?

If we suspect you are being defrauded, we may ask questions while you are doing your business. We will do our very best to protect you when we feel transactions are out of the ordinary for you because we want to be sure you and your money are safe. If you are questioning activities and think you may be in the process of being defrauded, please contact us. We have seen and heard a lot of fraudulent activities. Be aware and be vigilant, fraudsters are ever-evolving, and constantly coming up with new creative ways to dupe people. We are here to support you.

For more information on scams - <https://consumer.ftc.gov/> and search scams in the search bar.



ACCOUNT REVIEW

Now is a great time to make sure your account is up to date! Stop in or give us a call to review your account. We can make sure all your information is current including beneficiary designations, account ownership, and contact information.

Aspire Credit Union updated the fee schedule after the Board of Directors approved it in May. If you have a dormant account you will experience a fee. Dormant fees have been updated based on membership. If you have more than one membership, please make sure there is an activity in each membership to avoid dormant fees.

Dormant Membership Fees of \$5 per month will be assessed if the membership is under \$200 and inactive for 1 year. Minors 18 and under will incur the same fee if the membership is below \$50 and inactive for 1 year. A complete list of our fee schedule can be found in our Privacy Policy and Disclosure on our website, or a copy can be obtained by request. If you have any questions about this update, please reach out to one of our professional staff members to assist you at 701-837-5353.

Board of Director Candidates Selected

Tracey Lawson and Jason Rohrer, the two incumbents running for the Board of Directors are rejoining the board after our latest election in May. We used CU Ballot, an external voting system that monitored the votes that came in and tabulated the results. Members who were primary account holders and at least 16 years old were able to vote.

Aspire Credit Union Scholarship Awarded

We are pleased to announce the recipient of our annual high school scholarship to a graduate of Minot High School. To qualify for our scholarship, a graduating senior must be a member of Aspire Credit Union and write a one-page essay about one of the 7 cooperative principles we follow. This essay recipient wrote about the concern for the community referencing the impact on the community from Aspire Credit Union and how she can use these lessons of kindness and carry them into her own life with things she's already involved in.

Mattison Balas will be continuing her education at the University of Mary this winter after completing basic training with the United States North Dakota National Guard this fall. Balas shared she will be attending school with the goal of pursuing Physical Therapy. Aspire Credit Union was pleased to present this future leader with a big check on May 20, 2022. Congratulations, Miss Balas, we wish you all the best of luck.



RETIREMENT

Theresa Bolinske - Mortgage Loan Officer

Theresa Bolinske, Mortgage Loan Officer at Aspire Credit Union is set to retire at the end of June. Bolinske summed up her career in just a few words, "It's been the best career".

Over her 22-year career in the Minot region, she received many awards and recognitions, including Affiliate of the Year from the Minot Board of Realtors, and a Minot Chamber EDC Eagle Award for outstanding customer service. During her stint at her prior financial institution, she was ranked among the top 10% of the company nationwide and was recognized for her efforts with several awards and accolades for her work. If there was anything she can share with young professionals in the industry, it's to never give up. She did not get the first job she applied for but when she did get started 22 years ago, the rest was history.



Bobbi Hansen, Loan Department Manager shared the following, "Bolinske has been a huge asset to the Aspire team. Her knowledge and genuine care are unrivaled, and she will be missed by all."

WELCOME TO THE TEAM

Jalisa Tinnes Mortgage Loan Officer

Jalisa Tinnes joins the Aspire Credit Union with several years of financial experience under her belt. She has worked in many aspects of the banking world but shared she is excited to take on the Mortgage Loan Officer position and grow the credit union portfolio.

