

ASPIRE CREDIT UNION



Upcoming Holiday Closures

Columbus Day - Bi-annual Training Day

Monday, October 10
CLOSED

Veteran's Day

Friday, November 11
CLOSED

Thanksgiving Day

Thursday, November 24
CLOSED

Christmas Day Observance

Monday, December 26
CLOSED

New Years Day Observance

Monday, January 2
CLOSED

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

www.aspire.creditunion/events

Why Text Messages:

So you are always in the know!

Occasionally, 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 Credit Union Brews up Partnership with Local Coffee House

With Room Coffee, who had just celebrated their fourth birthday in their downtown Minot location found themselves looking for a new home. Aspire Credit Union thought 'how can we help'. Being local, we wanted to support them and provide a creative solution to help them, with the goal of keeping the business open as they transitioned out of their brick-and-mortar building to a new permanent home. After a handful of messages, emails, and meetings, the two organizations came up with a plan. On Labor Day, With Room Coffee opened a pop-up shop inside the credit union.

"A coffee shop and its operation are outside the scope of what we normally do in a financial, but we wanted to figure out a way to help," stated Mindee Kohlman, CEO of Aspire Credit Union, "when we looked around, we thought, we have the space, so let's see if we can make it work." Throughout conversations, we looked at all the locations inside the building that we thought would work, but when the With Room Coffee team saw the garage, they knew that was their spot. "Of all the places we looked at, the garage was not where we thought they would end up" Kohlman continued. However, the With Room Coffee team had an immediate vision, and knowing this was a temporary solution, they were willing to get creative.

In working with the With Room Coffee team, we learned many of their customers order ahead, stop in and pick up their orders. The pop-up in the garage allows their customers to get their coffee delivered through their window and go on their way through our teller line. As a credit union, we looked at traffic, and numbers to be sure that this plan was not going to hinder our customer service, or traffic flow patterns, or our mission as an organization. For the next few months, we are pleased to do what we can to make it work.

Rebecca Alvarez, owner of With Room Coffee said "We are excited to be at Aspire Credit Union. We were determined to keep our staff employed during this transition and with this partnership, we have been able to do that."

You can find With Room Coffee on social media, where they are frequently updating their hours.

International Credit Union Day:

International Credit Union Day is Thursday, October 20. We have something special up our sleeve. Stay tuned.



Product Spotlight: Joy Loans

Sometimes it can feel like it came out of nowhere, but with the crisp mornings, and fall air filling our lungs, we know the inevitable is coming, and with those cooler months, believe it or not, the holidays are just around the corner.

With the holidays comes a lot of stress, and this year more than ever, we think Members will be able to benefit from our Joy Loan. The Joy Loan will open on November 1, 2022, and be available through January 31, 2023, with the intention to provide relief for our many members who are being impacted by increased costs and inflation.

Contact our Loan Department for details.
Loan Dept: 701.837.5350



Share Certificate Rate Special

WITH RATES
CONSTANTLY
CHANGING,
PLEASE CALL TO
INQUIRE ON CURRENT
PROMOTIONAL RATES.



Beware of Scams

At Aspire Credit Union, we loan out local money to local people... so you know what that means? We don't sell your loan to a third party. We keep and fund in-house. Recently, several members called informing us that they received either a letter or a postcard about their mortgage or mortgage information, some of which had been fully paid back. DO NOT call the number on the cards. This is a tactic to get your information.

These are scams.

Check out the news section on our website for two examples.



Student Visa Program Launched

To qualify for our low-rate Visa, the individual would need to provide proof of age. The Student Visa is available for individuals up to the age of 25. On the 25th birthday of a cardholder, they will automatically be enrolled in the current rewards card at the respective rate. Credit limits will be set based on credit history, and **no** credit is needed to apply.

Our Student Visa also comes with the UChoose Rewards program providing a kickback on your purchases. We are here to help you build your financial future. Simple as that.

Chat with our team for more details.

2022 Medora Partnership

In September, we wrapped up our partnership with the Theodore Roosevelt Medora Foundation. It was a new program for us, which provided Aspire Credit Union the opportunity to giveaway more than 30-pairs of tickets to the historic Medora Musical and four rounds of golf to the iconic Bully Pulpit Golf Course. Those who attended had great feedback from their experience.

WELCOME TO THE TEAM

Christy Wald

Mortgage Loan Processor

Amy Joyce

Member Service Representative

Koral Richter

Member Service Representative

Madelyn Mortensen

Member Service Representative

