

ASPIRE CREDIT UNION

Upcoming Holiday Hours & Closures

Federal Holiday

Monday, October 14, 2024
CLOSED

Federal Holiday

Monday, November 11
CLOSED

Federal Holiday

Thursday, November 28
CLOSED

Friday, November 29
CLOSED

Tuesday, December 24
CLOSED at 1 PM

Federal Holiday

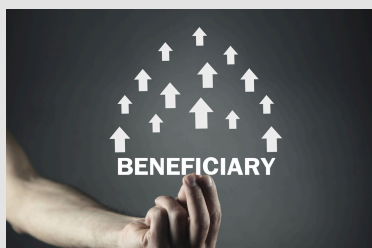
Wednesday, December 25
CLOSED

Tuesday, December 31
CLOSED at 3 PM

Federal Holiday

Wednesday, January 1, 2025
CLOSED

www.aspire.creditunion/events



POD Beneficiary

It's essential to regularly update your Pay on Death (POD) beneficiary to ensure your assets go to the intended person. Life changes such as marriage, divorce, or the birth of a child may require revising your beneficiary designation. Keeping your POD beneficiary information current can prevent potential legal disputes and ensure a smooth transfer of assets.

Credit Union Donations Fuel Non-Profit's Mission

Aspire Credit Union is proud to have supported Prairie Grit Adaptive Sports and Therapy programs throughout the summer.

Prairie Grit, an extraordinary nonprofit in our community, is dedicated to improving the lives of youth and adults with physical and developmental disabilities. Since its founding in 2016, this organization has provided life-changing opportunities for individuals in and around the Minot area through its innovative Adaptive Sports and therapy programs.



Over the past several months, Aspire Credit Union and its members have actively contributed to Prairie Grit's efforts. In June, we focused on supporting their Feeding Therapy program. Prairie Grit's licensed professionals help individuals, especially children, overcome feeding difficulties through group therapy sessions. Donations included items such as pudding, ranch dressing, ketchup, teething crackers, Cheerios, oatmeal, and individually packaged mashed potatoes or mac and cheese cups.

We turned our attention to Prairie Grit's Occupational Therapy program in July. Donations included crayons, bubbles, pipe cleaners, sidewalk chalk, washable markers, toothbrushes, pencils, construction paper, and more items that assist in their hands-on therapy sessions.

August was dedicated to supporting Prairie Grit's Speech Therapy program. Their therapists use evidence-based methods and personalized interventions to improve children's speech clarity, language comprehension, and social communication skills. Aspire Credit Union encouraged members to follow Prairie Grit's wish list, which included developmental games, toys, Clorox wipes, AA and AAA batteries, and baby wipes.

To wrap up this summer-long partnership, we are thrilled to present all the donated items and financial contributions from our generous members. Aspire Credit Union employees contributed \$500 worth of essential items through our Aspire to More Fund, and we are proud to offer a financial gift to support Prairie Grit's mission further.



SCHEDULE OF FEES AND CHARGES

The chart below indicates a list of fee changes that were reviewed and approved at the August 22, 2024, Board of Directors meeting. These changes will go into effect on January 1, 2025. If you would like a full list of service fees, please contact us and we will provide you with the current fees, or the new fee schedule will be available by request starting January 1, 2025.

Money Orders	\$3.00
Aspire Corporate/Cashier's Checks	\$3.00
Overdrafts and NSF's	Fee for each item Aspire covers as an overdraft \$30.00 item per presentment. Fee for each item Aspire returns NSF \$30.00 item per presentment. (Unless identified as a re-presented item.)
Business Share Draft	\$5.00 For every returned check or draft Business Share Draft Deposit
Share Draft Copies	\$2.00 per item
Statement Copy/Reprint	\$5.00/statement requested (printed or electronic copy)
Copy Machine Copies	\$1.00 per page
Wire Transfers	Outgoing \$20.00, Incoming \$10.00 International Outgoing \$50.00
Mastercard ATM/Debit Card	\$5.00 Charge for Card - First Card Free
Undeliverable Mail	\$5.00 per month until the address is current
Gap Insurance	For New and Used Vehicles that includes: Auto Deductible Reimbursement Warranty Registration: \$599
Safe Deposit Box Key Replacement	Actual 3rd Party Cost Charged

2024 MEMBER WEEK, A SUCCESS

The 2024 Member Week was a great success! This year, we changed things up by celebrating you, our valued members, a month in advance. Each day featured delicious food, and we wrapped up the week with exciting giveaways. Our annual luncheon featured Taco in a Bag, and we received plenty of positive feedback! We were {almost} out of food by the end. Thank you for your participation, and if you have any suggestions for next year, please don't hesitate to contact our marketing team. Many images from our week will be featured in our 2025 Calendar. Those will be available for pick up in the lobby starting October 17, 2024.



DEBT PROTECTION

Aspire Credit Union will be rolling out a new Debt Protection product in 2025. Members who are currently subscribing to our Credit Life and Credit Disability program will receive notice of this change. Those wishing to remain enrolled in the current program can continue that coverage, or there will be an opportunity to enroll in the updated TruStage Debt Protection with Life Plus program. More details will be available as we move closer to this update.

VOLUNTEER OF THE QUARTER



Congratulations to Beth Nelson, Accounting Assistant, for being recognized as the Volunteer of the Quarter for the third quarter of 2024. Beth is active monthly with Meals on Wheels, and Make a Wish Foundation and supports efforts at several other great organizations in town like The Taube, Matthew 25 Project, and the Souris Valley United Way. "We deeply appreciate Beth's commitment to volunteerism across several organizations. Her kindness and willingness to give back reflect the credit union motto of 'People Helping People'. Shared Kevin Vigested, President | CEO of Aspire Credit Union. Beth is pictured here with Tonya Harden, CFO.