

Blaze Bulletin

A Quarterly Publication for the Members of **Blaze Credit Union** | Winter 2026

From the desk of Dan Stoltz

Cheers to the New Year! As we move into 2026, I want to extend my heartfelt thanks for your continued support. Your loyalty inspires everything we do at Blaze, and we're looking forward to the opportunities this new year will bring.

At Blaze, putting our members first isn't just a promise, it's the foundation of our core purpose. Every service we deliver, every product we provide, and every decision we make starts with your wellbeing in mind. We are dedicated to being more than a financial institution—we want to be your trusted partner throughout life's journey. We are here to encourage you to **Go for it**, help you accomplish your goals, and make your dreams a reality.

Looking ahead, 2026 is shaping up to be another incredible year for Blaze. I'm excited to share that we will continue our growth by opening **a new branch in Rochester**. We look forward to providing increased access and convenience for our members in southern Minnesota early this spring!

We're also honored to be recognized by **Newsweek as one of America's Best Regional Banks and Credit Unions 2026**. Receiving this recognition for the third year in a row is a reflection of Blaze's commitment to our Core Mission of Improving Lives and the relationships we've built within the communities we serve.

We can't wait to celebrate with all of you at our **2026 Annual Meeting and Member Appreciation Event** in February. Being able to connect, share updates, and acknowledge the members who make Blaze such an exceptional organization is always a highlight of our year. Registration information will be sent in January.

As always, **thank you for being part of Team Blaze**. Here's to a bright, successful, and inspiring 2026!



The Blaze 2026 Annual Meeting and Member Appreciation Event

Saturday, February 21, 2026 | Program starts at 2 p.m.

Grace Church 9301 Eden Prairie Rd, Eden Prairie, MN

Please join us for our 2026 Annual Meeting and Member Appreciation Event! **The event is free for all Blaze members**, and you are welcome to bring guests of any age. Online registration will be available at blazecu.com in January.

Plan to attend informative pre-event seminars, explore the Blaze Expo, meet your favorite Minnesota team mascots, hear an update on the state of the credit union, and enjoy an entertaining program featuring a presenter to be announced soon! **Plus, each registered attendee will leave with \$25 cash!***

*Ticket does not guarantee entry or \$25.



Tech Support Scams: Don't Get Hooked!



Scammers are posing as tech support to trick you into thinking your computer is infected. Their goal? **Access your device and steal your money or identity.**

Red Flags to Watch For

- Pop-ups or ads urging you to **call a number for help**
- Calls or texts claiming to be from a trusted company
- Requests for **remote access** to your computer
- Fake “virus scans” followed by demands to **transfer money**

What You Should Know

- Real tech support **never calls, emails, or texts you first**
- Legitimate pop-ups **don't ask you to call a number**
- No bank or government agency will ever ask you to **move money to keep it safe**

What to Do If You Were Scammed

- Shared personal info? Visit **IdentityTheft.gov** and change your passwords.
- Gave remote access? Update your security software or visit a repair shop.
- Report scams at **ReportFraud.ftc.gov**

Learn more at [FTC.gov/scams](https://www.ftc.gov/scams). Stay alert and share this tip!



WILD DISCOUNT TICKET OFFER

As the Official Credit Union of the Minnesota Wild, we're excited to give Blaze members the opportunity to purchase discounted tickets to attend a Wild home game for the 2025-26 season.

Visit **blazecu.com/member** to select the tickets you'd like to purchase. The Wild update the ticket portal on a 2-3 week basis throughout the season. It is encouraged to check the site within 2-3 weeks of your desired game.

There will be fees when purchasing tickets, however they will be much less than the fees you'd pay through other ticket platforms. Tickets are subject to availability.

Go Wild!



Blaze Hockey Kids4Kids is back for its eighth season! This collaboration between Blaze Credit Union, the Minnesota Wild, Wild Captain Jared Spurgeon, Minnesota Hockey, and Gillette Children's in Saint Paul encourages youth hockey teams across Minnesota to develop creative fundraisers in support of the kids and families of **Gillette Children's**.

Since the program's inception, **participating teams have raised over \$175,000**, helping kids who may not be able to play hockey due to complex medical conditions or injuries.

Teams that raise \$500 or more are entered into a grand prize drawing for a one-of-a-kind team party in a suite at the Minnesota Wild vs. Dallas Stars game on Saturday, March 21, 2026. The party includes visits with Minnesota Wild players and Nordy! For more information, and to register your team, visit **hockeykids4kids.org**.

Blaze Foundation Scholarships

Applications for Blaze Credit Union Foundation scholarships will be available in **February**. The Foundation will offer multiple scholarships, **awarding up to \$2,500 per recipient**.

For additional information and updates, visit **blazecu.com/scholarship**.



Join us in welcoming Scout to Blaze!

Our new chatbot, **Scout**, will be your knowledgeable Virtual Assistant as you explore **blazecu.com**, answering your questions and helping you navigate your financial journey.



PENNIES BEING PHASED OUT

With the production of new pennies coming to an end in November 2025, the supply of pennies in circulation will begin to decrease. As a result, Blaze is no longer able to order pennies from the Federal Reserve, and we will be limited to the quantity we have on hand.

Here's what this means for Blaze members:

Digital payments and transactions will not be affected. Your Blaze Visa® Debit and Credit cards, mobile wallet, and other electronic payment methods will continue to process to the exact cent, just as they always have. There will be no rounding or any other changes to digital payments.

Pennies at our branches may be limited. Because we can no longer order pennies from the Federal Reserve, we will not be able to accept them or provide them during transactions moving forward.

Blaze coin counters will not be able to accept pennies.

Cash transactions may be rounded. Some local businesses may choose to round cash purchases to the nearest nickel. Each business will make its own decision, so this may vary from place to place.



Blaze Credit Union has again been recognized as one of **America's Best Regional Banks and Credit Unions 2026** by Newsweek and Plant-A Insights Group.

Nearly 9,000 regional banks and credit unions across the United States were examined. Only institutions operating in fewer than 30 states were included in their analysis. The analysis was supported by

survey data from more than 140,000 respondents, making America's Best Regional Banks and Credit Unions 2026 one of the largest studies of its kind.

The survey data was complemented by an analysis of more than 2.3 million social media reviews and over 80 million app store reviews from Apple and Google Play. The 500 highest-scoring banks and 500 highest-scoring credit unions received the America's Best designation.

Skip-a-Pay

Skip-a-Pay requests can now be submitted via Blaze Digital Banking. To take advantage of this convenient option, log into digital banking and go to Account Services.

In the drop-down menu, select Skip-a-Payment. Then choose the loan you want to skip. If a loan does not show up, that loan is not eligible to be skipped. To review the eligibility requirements, visit blazecu.com.

For loans with a balance over \$10,000 there will be a \$25 participation fee. You can add the fee to the loan or withdraw it from your savings or checking account. If the balance is under \$9,999 there is no fee.

Finalize your request by reading and agreeing to the disclosure, then click Confirm.



EXPLORE

your 401(k) rollover options

We can help you understand your choices and determine what may fit your future goals

BlazeSM
RETIREMENT + INVESTMENTS



BlazeSM
WEALTH MANAGEMENT

Learn more at blazecu.com/investments

Investment and insurance products and services are offered through **OSAIC INSTITUTIONS, INC.**, Member FINRA/SIPC. Blaze Retirement & Investments and Blaze Wealth Management are the trade names of Blaze Credit Union. Osaic Institutions and Blaze Credit Union are not affiliated. Products and services made available through Osaic Institutions are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

The Star Tribune Readers' Choice Award program awards one gold, silver, and bronze winner per category decided by popular online vote. Published July 2025. Visit <https://www.minnesotasbest.com/about-minnesotas-best.html> for more information.

Inspiring Woman 2025 Jackye Whitner



Blaze is proud to share the recipient of its 2025 Inspiring Woman Award, Jackye Whitner. The award honors women who create lasting, positive change in their communities. The award presentation is a highlight of Inspiring Women, an annual event hosted by Blaze, meant to empower women by bringing together engaging speakers, unique experiences, and give back opportunities.

Raised on the Choctaw Reservation in Philadelphia, Mississippi, Jackye showed early drive, skipping two grades and entering Jackson State University at 17. In 1967, she enlisted in the U.S. Army, serving at multiple locations nationwide. She later made history in Minnesota as the first African American female Army recruiter in the Twin Cities and surrounding states, enlisting more than 200 young women into the Women's Army Corps.

After her honorable discharge, Jackye earned degrees in English and psychology counseling while working full time. She spent eleven years with St. Paul Public Schools in Adult Basic Education before retiring. A successful entrepreneur, she has also owned Nimble Fingers and Silver Thread, helping generations of young women feel confident through her designs.

Deeply committed to service, Jackye volunteers as a seamstress for Operation Glass Slipper and has been active in the St. Paul Winter Carnival for over 13 years, earning Volunteer of the Year in 2018. She and her husband have raised four children, are grandparents and great-grandparents, and have cared for more than 30 foster children. **Congratulations, Jackye!**

BLAZE LOCATIONS

Blaine

10 Northtown Drive NE
Blaine, MN 55434

Coon Rapids

3380 Northdale Boulevard NW
Coon Rapids, MN 55448

Eagan

1251 Town Centre Drive
Eagan, MN 55123

Eden Prairie

8577 Columbine Road
Eden Prairie, MN 55344

Elk River

17035 Yale Court NW
Elk River, MN 55330

Golden Valley

6450 Wayzata Boulevard
Golden Valley, MN 55426

Isle

390 Isle Street W
Isle, MN 56342

Keewatin

112 East 3rd Avenue
Keewatin, MN 55753

Maple Grove

9580 Blackoaks Lane N
Maple Grove, MN 55311

Milaca

400 3rd Avenue SW
Milaca, MN 56353

Minneapolis North

3117 University Avenue SE
Minneapolis, MN 55414

Minneapolis South

5025 E 54th Street
Minneapolis, MN 55417

Mora

112 South Lake Street
Mora, MN 55051

Ogilvie

200 West Highway 23
Ogilvie, MN 56358

Pine City

900 Main Street S
Pine City, MN 55063

Plymouth

10000 Rockford Road
Plymouth, MN 55442

Princeton

602 Tiger Boulevard
Princeton, MN 55371

Rochester

COMING SPRING 2026!

Roseville North

2465 Fairview Avenue N
Roseville, MN 55113

Roseville South

1880 Perimeter Drive
Roseville, MN 55113

St. Cloud

3951 Division Street
St. Cloud, MN 56301

St. Michael Cub

900 Central Avenue E
St. Michael, MN 55376

St. Paul

111 Empire Drive
St. Paul, MN 55103

St. Paul West

2700 W Territorial Road
St. Paul, MN 55114
Only available for HBI employees.

Stillwater Cub

1801 Market Drive
Stillwater, MN 55082

Vadnais Heights

940 Co Road E East
Vadnais Heights, MN 55127

Waseca

105 15th Ave NE
Waseca, MN 56093

Woodbury East

195 Radio Drive
Woodbury, MN 55125

Woodbury West

1570 Woodlane Drive
Woodbury, MN 55125

Find more branch-specific information at blazecu.com/locations

All Blaze locations will be closed **Thursday, January 1** (New Year's Day); **Monday, January 19** (Martin Luther King Jr. Day); and **Monday, February 16** (Presidents' Day).

blazecu.com

651.215.3500

888.347.7473



Insured
by NCUA

Please direct all correspondence
and loan payments to:

P.O. Box 130670
Roseville, MN 55113



View the digital edition anytime at blazecu.com/bulletin. Blaze Credit Union is an Equal Employment Opportunity/Affirmative Action Employer.

