



SAME FACES, MORE PLACES

Account Details and Important Information
for our Acquisition Closure and System
Conversion October 9-12, 2026



Luminate Bank

Welcome to Blaze Credit Union

On October 9–12, 2026, we will be finalizing the acquisition and data conversion of Luminata Bank's Claremont customers to Blaze Credit Union. We are working hard to make this transition as easy as possible. This booklet and accompanying materials will explain the process, guide you, and help you get to know Blaze Credit Union.

Our goal at Blaze is to improve the financial well-being of our member-owners. Blaze will be there for you throughout your financial journey. You can expect personalized service, useful solutions, the best products and rates, and a credit union that wants to help you accomplish your life goals.

From new branches to innovative technologies, to enhanced service and a broader product portfolio, Blaze Credit Union is driven to continue bringing you more while supporting our communities.

! Watch for these icons throughout the booklet to indicate items that require your attention before or after conversion weekend!

The Credit Union Difference

The main difference between a bank and a credit union is **YOU**. You will be a **member** of the credit union, not just a customer. A new share savings account becomes your "share" in Blaze Credit Union. You then experience great rates, low fees and a wide selection of products and services to help you on your financial journey.

Your **Blaze member number** connects you to all your accounts and will be mailed in early September. This mailing will also include your new account numbers so keep an eye on your mailbox!

! To complete the transition from a Luminata Bank customer to Blaze Credit Union member, an Affirmative Act Consent form must be submitted from every primary account owner. Fill out the included form & envelope in this packet, scan the QR code or visit blazecu.com/luminateclaremont to submit yours now!

**If you choose to decline the affirmative act consent process to become a Blaze member, your account will remain open at Blaze and you will still have access to your funds. However, you will not be able to open new or additional products or use Blaze's services until you complete the affirmative act consent action.*



! TIMELINE & IMPORTANT ACTION ITEMS !

Before October

- ! Make sure your contact information on your Luminate Bank accounts is up to date within digital banking & note your current username.
- ! Download all electronic statements stored in Luminate digital banking for future reference.
- Take note of current internal and external transfers from your Luminate Bank accounts so you can re-establish them in Blaze Digital Banking.

Friday, October 9

- ! The Claremont branch will be open until 4:00 p.m.
- It is recommended to **have cash on hand to cover conversion weekend**.
- Luminate digital banking will no longer be available after 6:00 p.m.

Saturday, October 10

- Luminate Bank branch will be closed while your accounts transfer to Blaze.
- Continue using your Luminate Bank debit cards through October 10. Your Luminate debit card will stop working on October 12, 2026.

Sunday, October 11

- ! We recommend beginning to use your new Blaze debit card on October 11, 2026.
- ! Log into or enroll in Blaze Digital Banking.
- ! Start using your new Blaze checks.

Monday, October 12

- All Blaze branches are closed for the holiday.

Tuesday, October 13

- The transition from Luminate Bank to Blaze Credit Union is complete! The Luminate Bank (Claremont) location reopens as Blaze Credit Union - Claremont.
- Begin updating your automatic deposits or withdrawals with your new Blaze account number and routing number

**All dates & times in Central time*

	Fri, Oct 9	Sat, Oct 10	Sun, Oct 11	Mon, Oct 12	Tues, Oct 13
Claremont Branch	Luminate Bank available until 4 p.m. (CST)	✗	✗	✗	Blaze Credit Union Open at 9 a.m. ✓
Digital/Online Banking	Luminate Bank available until 6 p.m. (CST)	✗	Blaze Credit Union ✓	Blaze Credit Union ✓	Blaze Credit Union ✓
Checks	Luminate Bank ✓	Luminate Bank ✓	Blaze Credit Union ✓	Blaze Credit Union ✓	Blaze Credit Union ✓
Debit Cards	Luminate Bank ✓	Luminate Bank ✓	Blaze Credit Union ✓	Blaze Credit Union ✓	Blaze Credit Union ✓

✓ = Available ✗ = Not Available

KEY ACCOUNT INFORMATION

Account Numbers

You will receive new account number(s) and a Blaze member number in a separate mailing in early September. **Beginning October 11, 2026, your new account numbers will be available** in digital banking and included in your Blaze statements.

ATMs

As a Blaze member, you will have access to over 125,000 fee-free ATMs! All 30 Blaze branches throughout Minnesota have an easily accessible ATM. These locations are listed at blazecu.com/locations as well as the back of this booklet. The Co-op Shared Network of Credit Unions allows Blaze members to use other credit unions' ATMs free of charge across the country.

You can also freely access your Blaze accounts via any MoneyPass or AllPoint Network or Co-op ATM: including Circle K, Target, Walgreens & CVS locations nationwide.



Bill Pay

Pay all of your bills in one place with Bill Pay in Blaze Digital Banking, for free! All you need is a payee's name, address, and/or phone number to transfer an electronic payment.

- ! Most of the payees and bill payments you already established within your Luminate Bank digital banking will transfer to Blaze, along with the payment history. Once you log into Blaze Digital Banking, you can view and edit this information. Please verify payees and scheduled payments after October 13, 2026, and before their due dates.

Checks

- ! Free Blaze checks will be mailed to you before conversion weekend. **Luminate Bank checks can be used through October 11.** After that, we encourage you to bring your old Luminate Bank checks to a Blaze branch within 30 days for a one-time \$50 buyback or shred them for safe disposal.

Courtesy Pay

Courtesy Pay may help cover checks and other automatic bill payments using your checking account number if there are not enough funds available. If eligible, your checking account may be allowed to go negative up to \$500. A Non-sufficient Funds Fee applies for each item paid, up to a maximum of four fees per calendar day. After the transition is complete, we will be able to determine your eligibility.

If you qualify for Courtesy Pay, you will also qualify to opt-in to courtesy pay for ATM and everyday debit card (point of sale) transactions. Call or visit any branch to opt-in.

Blaze will not charge a fee if your account is overdrawn by \$10.00 or less.

Debit Cards

- ! We will replace your current debit cards with a Blaze Visa® Debit card. It will arrive in a separate mailing by mid-September. On October 11, 2026, activate and begin using your new card by calling the number shown on the activation sticker and selecting a PIN.

Your old Luminate Bank debit card will stop working on October 12, 2026. Remember to update retailers and billers with your new Blaze card information for recurring payments and ongoing purchases.

KEY ACCOUNT INFORMATION

Digital Banking (Online & Mobile App)



To ensure a seamless transition for current Luminate Bank digital banking users, you should use your Luminate Bank username when accessing Blaze digital banking, unless otherwise notified. Select Forgot Password, enter your Luminate digital banking username, and follow the prompts to reset your password. Access Blaze Digital Banking by downloading the mobile app from the Apple App Store or Google Play or by visiting blazecu.com.

If new to digital banking, when you log in for the first time, we will guide you through the login ID and password set-up. **You can begin using Blaze Digital Banking on October 11, 2026.**

Your current Luminate Bank digital banking alerts will not transfer to Blaze Digital Banking.

Direct Deposits & Automatic Payments

Direct Deposits and Automatic Payments are transactions where funds are electronically transferred and posted to your account by your employer or another organization using your routing and account number. This process allows for automatic and secure deposits/payments, directly into your account without the need for a physical check.



Starting October 13, begin updating your automatic deposits or withdrawals with your new Blaze account number and routing number. **Transactions will be rerouted from Luminate to Blaze for 60 days.** Refer to the Digital Banking section on page 7 for information on tools Blaze provides to help update Direct Deposits. **Your new routing number will be 296075933.** Don't forget irregular transactions such as your quarterly, semi-annual or annual payments/deposits (tax refunds, insurance payments, utility bills, etc.).

Online Transfers

Online transfers can be easily managed through Blaze Digital Banking. Transfer funds between accounts and make loan or credit card payments all in one place.



Scheduled internal or external transfers set up through Luminate digital banking will need to be reestablished through Blaze digital banking.

Overdraft Protection

Existing overdraft protection accounts will remain in place. You may designate one or more eligible deposit or loan accounts to transfer funds to cover overdrafts in a checking account. Transfers are made in increments of \$200.00. There is no charge for Overdraft Protection transfers.

Share Savings Account

A Blaze Membership Share Savings account will be opened upon conversion with an initial \$10 deposit from Blaze. This account must remain active and keep a \$10 minimum balance to maintain membership. All existing Luminate Bank savings accounts will become Blaze Secondary Savings accounts.

Statements

You will receive a final Luminate Bank statement in the mail with your Luminate Bank account transactions and interest earned through October 9, 2026. Statements with transactions and dividends beginning on October 10, 2026 will be generated as Blaze.

Tax Reporting

Tax reporting for the year will be handled separately by each financial institution. Luminate Bank will provide tax documents for activity through October 9, 2026. Blaze Credit Union will provide tax documents for any activity October 10, 2026 through the end of the year. If you earned less than \$10.00 in dividends, a 1099-INT will not be issued.

ADDITIONAL IMPORTANT INFORMATION

Deposit Insurance

Your deposits are federally insured through the National Credit Union Share Insurance Fund (NCUSIF), a U.S. Government Agency, up to \$250,000 for regular deposits and up to \$250,000 for IRAs. See below for an NCUA vs FDIC comparison chart.

	NCUA	FDIC
Institution Covered	Federal and state-chartered credit unions	Banks and Savings Institutions
Insurance Limit	Up to \$250,000 per depositor, per institution, per ownership category	Up to \$250,000 per depositor, per institution, per ownership category
Accounts Covered	Checking, savings, money market accounts, and certificates of deposit	Checking, savings, money market accounts, and certificates of deposit
Insurance Fund	National Credit Union Share Insurance Fund (NCUSIF), backed by full faith of U.S. government. The insurance fund is fully funded by all credit unions insured by the NCUA	Deposit Insurance Fund (DIF), backed by full faith of U.S. government
Coverage	Automatic coverage, no cost	Automatic coverage, no cost

DIGITAL BANKING

How to Log In for the First Time

1. Go to blazecu.com and select **Login**.

We recommend logging in for the first time using an Internet browser on your device.

2. If you are an existing Luminate Bank digital banking user, select **Forgot Password**, enter your Luminate digital banking Username and follow the prompts to reset your password. If you don't know your username, select **Forgot Login ID** on the login page.

If new to digital banking, select **Enroll** and enter your last name, SSN, date of birth, zip code and preferred Login ID, click **Continue**.

3. You will be asked to have a verification code sent to either the mobile/home/business phone number we have on file.

4. Enter the code that was sent to you.

5. You will be asked to create a new password. The password needs to be at least 12 characters and include at least one uppercase letter, lowercase letter, number and special character (!@#\$&?).

6. You will be asked to have an additional verification code sent to you. Enter the new code when you receive it.

7. You are now logged into Blaze Digital Banking!

8. Download the Blaze Mobile app from either the Apple App Store or Google Play.



Customize Digital Banking

Favorite Accounts

On the dashboard, you can add up to five favorite accounts. Select **View all accounts** to get started. While on the Accounts page, verify that you can see all your accounts. To choose a favorite, select **Star** next to the account name.

Add Account Alerts

Receive important account notifications by text or email. To set up or manage alerts, select **Alerts** under **Messages & eDocuments**.

Automatic Transfers & Linking External Accounts

To reestablish automatic transfers, select **Transfer Money** from the **Transfer & Pay** menu. To connect an external account, select **Manage External Accounts** from the same menu.

Bill Pay

You should see your Bill Pay payees in digital banking. Select **Bill Pay** under the **Transfer & Pay** menu.

Updating Direct Deposits & Recurring ACH Payments

Easily switch your direct deposits or ACH recurring payments to your new Blaze account.

Go to **Account Services** and select **Update Direct Deposits**. Accept the ClickSWITCH terms and follow the step-by-step instructions to get started.

Financial Tools

Take advantage of free financial management tools and enhanced transaction details, including merchant logos for quick and easy recognition. To get started, simply select the **Financial Tools** tile on your dashboard and enroll.

Transaction History

Only transactions posted on or after October 13, 2026 will be available in your account history. For historical transactions prior to that date, please refer to your Luminate Bank statements.

eStatements

You can access your Blaze statements by selecting **eDocuments** under the **Messages & eDocuments** menu.



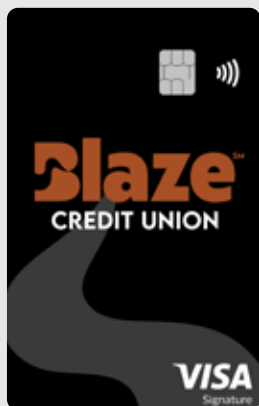
BLAZE PRODUCTS & SERVICES

Please refer to the Change in Terms disclosures you received in late August or early September for specific details on your new Blaze products and services. Information about certificates is included in that disclosure. Information about your IRA or HSA was mailed separately.

Luminate Bank

Blaze Credit Union

Radiant Savings Brighter Savings Spark Savings	→	LB Secondary Savings
Spark Youth Savings	→	Puppy Pal/Pathfinder Savings <i>(Puppy Pal for 12 and under)</i>
Business Brighter Savings Business Radiant Savings Public Funds Money Market	→	LB Business Secondary Savings
Money Market Savings	→	Money Market
Public Funds Savings	→	Business Money Market
Empower Checking	→	Blaze Free Checking
Brighter Checking Golden Checking	→	LB Dividend Checking
Brighter Business Checking Small Business Checking Public Funds Now Account	→	LB Business Dividend Checking



Get Rewarded With Every Purchase!

Experience the Blaze Signature Visa® Credit card with great perks

- **Get \$250[^] in cash back rewards** when you spend \$1,000 in the first 90 days
- 0% Introductory APR* for 12 months
- 2.99 APR* on balance transfers
- 1.5%+ cash back on all purchases
- 0.25% of every purchase is donated to causes that improve lives *(excludes cash advances)*

Apply for a Blaze Credit card!

[^]Cash back reward is awarded when cardholder makes \$1,000 in net purchases within 90 days of account opening. Reward will appear on your next statement under CU Rewards Points Activity, Points Earned, which then can be redeemed for cash. Recipient is responsible for applicable taxes incurred on cash back. Qualifications apply.

*APR=Annual Percentage Rate. After the introductory period, based on your creditworthiness, your APR will be 12.40%-17.99% APR (rates effective 1.21.2026). This APR will vary with the market based on the Prime Rate.

+Cash back rewards are tracked as points. Earn up to 1.5% for every dollar of net purchases when points are redeemed as cash back.

ABOUT BLAZE

Our History

In 1934, Edgar Archer, a Midland Cooperative Oil employee, sought a loan to pay his debts. After repeatedly being turned down, he, along with six fellow employees decided to start their own credit union amidst the challenging economic climate. This is where our credit union began.

Our history includes a few name changes, first to Twin City Co-ops Federal Credit Union (TCU) and later to SPIRE Federal Credit Union. Over the years, the organization grew organically but also through 24 mergers. Blaze was the first credit union in Minnesota to have a merger. Most recently, in 2024, the merger of equals took place between SPIRE and Hiway Credit Unions. Hiway merged into SPIRE's charter, and then changed the name to Blaze Credit Union. Hiway's history began much the same way. In 1931, a group of employees from the Minnesota Highway Department (now MnDOT) came together to support each other's financial goals, conducting business out of a small metal box. Today, we are Blaze, and together we continue that legacy by working to better the lives of our members.

Why Blaze?

As a not-for-profit financial institution, Blaze is member-owned and governed by a volunteer Board of Directors. By returning our earnings to members through reduced fees, higher returns on deposits, and lower loan rates, we are able to deliver meaningful value every day.

Our Values

At Blaze, we provide more than accounts and loans. We offer guidance, encouragement, and partnership. We are with our members through life's twists and turns, helping them move forward with confidence on their journey.

CORE PURPOSE

Better Lives

CORE VALUE

**Thoughtfully
Compassionate**

CORE VISION

Minnesota's Best

CORE ACTION

Give Back

SAVE

- Certificates
- Money Markets
- Kids & Teen Savings
- Health Savings Accounts (HSA)
- Individual Retirement Accounts (IRA)

SPEND

- FREE Checking
- Dividend Earning Checking
- Pathfinder Checking (18 & under)
- Visa® Debit Cards

BORROW

- Mortgages
- Home Equity Loans
- Personal Loans
- New & Used Auto Loans
- RV Loans
- Visa® Credit Cards

BUSINESS

- Savings
- Checking
- Commercial Loans
- Visa® Credit Cards

PLAN

- Retirement & Investment Services
- Wealth Management

CONVENIENCE AT YOUR FINGERTIPS

- Digital Banking
- Mobile App
- Mobile Wallets
- Interbank Transfer
- Bill Pay
- eStatements
- Direct Deposit
- Remote Deposit Capture

BLAZE LOCATIONS & HOURS

	Lobby Hours	Drive-Thru Hours
Blaine 10 Northtown Drive NE Blaine, MN 55434	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Claremont (As of Oct. 13, 2026) 208 W Front Street Claremont, MN 55924	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m.
Coon Rapids 3380 Northdale Blvd NW Coon Rapids, MN 55448	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Eagan 1251 Town Centre Drive Eagan, MN 55123	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Eden Prairie 8577 Columbine Road Eden Prairie, MN 55344	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Elk River 17035 Yale Court NW Elk River, MN 55330	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Golden Valley 6450 Wayzata Blvd Golden Valley, MN 55426	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Isle 390 W Isle Street Isle, MN 56342	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. <i>24 hour walk-up ATM</i>	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Keewatin 112 E 3rd Avenue Keewatin, MN 55753	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m.
Maple Grove 9580 Blackoaks Lane N Maple Grove, MN 55311	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Milaca 400 3rd Avenue SW Milaca, MN 56353	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Minneapolis North 3117 University Avenue SE Minneapolis, MN 55414	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Minneapolis South 5025 E 54th Street Minneapolis, MN 55417	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Mora 112 S Lake Street Mora, MN 55051	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Ogilvie 200 W Highway 23 Ogilvie, MN 56358	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m.

	Lobby Hours	Drive-Thru Hours
Pine City 900 Main Street S Pine City, MN 55063	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Plymouth 10000 Rockford Road Plymouth, MN 55442	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Princeton 602 Tiger Blvd Princeton, MN 55371	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Rochester 975 34th Avenue NW, Suite 101 Rochester, MN 55901	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Roseville North 2465 Fairview Avenue N Roseville, MN 55113	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m. <i>ITM available during lobby hours</i>	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Roseville South 1880 Perimeter Drive Roseville, MN 55113	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
St. Cloud 3951 Division Street Saint Cloud, MN 56301	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
St. Michael—Cub Foods 900 Central Avenue E St. Michael, MN 55376	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	<i>No Drive-Thru. Coin counter during Blaze hours. ATM available during Cub hours</i>
St. Paul 111 Empire Drive St. Paul, MN 55103	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m. <i>ITM available during lobby hours</i>	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
St. Paul West 2700 W Territorial Road St. Paul, MN 55114	<i>For Hubbard Broadcasting, Inc. employees only</i>	
Stillwater—Cub Foods 1801 Market Drive Stillwater, MN 55082	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	<i>No Drive-Thru. Coin counter and ATM available during Cub hours</i>
Vadnais Heights 940 County Road E East Vadnais Heights, MN 55127	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Waseca 105 15th Avenue NE Waseca, MN 56093	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Woodbury East 195 Radio Drive Woodbury, MN 55125	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.
Woodbury West 1570 Woodlane Drive Woodbury, MN 55125	Monday–Thursday: 9 a.m.–5 p.m. Friday: 9 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.	Monday–Thursday: 8:30 a.m.–5 p.m. Friday: 8:30 a.m.–6 p.m. Saturday: 9 a.m.–12 p.m.

Please review the contents of this booklet before Thursday, October 8

You'll find important information about:

- Blaze Credit Union and the products and services we offer
- Loan, direct deposit and payment Information
- How to get started in Blaze Digital Banking
- Key dates & action items for conversion weekend (October 9-12, 2026)

PROUD PARTNERS



651.215.3500

BlazeSM
CREDIT UNION

blazecu.com



Insured by NCUA