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A Quarterly Publication for the Members of Blaze Credit Union | Winter 2025



University of Minnesota Alumni Association Partnership

Blaze has partnered with the University of Minnesota Alumni Association (UMAA)! The UMAA connects alumni with each other, supports student success, and advances the University of Minnesota. Members make UMAA programs strong and ensure that the more than half a million alumni of the Twin Cities and Rochester campuses share a sense of belonging to a vibrant global community of learners, makers, and doers. As an Official Partner of the UMAA, Blaze will be offering exclusive co-branded credit & debit cards beginning January 1, 2025. With each swipe of the Blaze UMN Alumni Visa Credit card, 0.25% will go back to support student success. "I am incredibly proud to see the Blaze brand alongside the prestigious University of Minnesota Alumni Association brand. Together we can help this community realize their financial goals and dreams," said Dan Stoltz, Blaze CEO.

For more information, visit blazecu.com/umnalumni.

Brock + Blaze

Blaze is proud to announce a new partnership with Minnesota native and Minnesota Wild defenseman, Brock Faber. "I'm excited to partner with Blaze, a Minnesota-based organization that shares my commitment to the community," said Faber.

Born and raised in the State of Hockey, Brock's hockey career began in the Osseo-Maple Grove Youth Hockey Association. He captained Team USA's U18 team, winning a gold medal at the IIHF U18 World Championships. His success on the ice led to him being a second-round pick in the 2020 NHL draft. Brock attended the University of Minnesota, playing for the Golden Gophers for three seasons. He was the Big Ten's defensive player of the year twice and helped lead the team to the 2023 NCAA championship game. Brock also represented Team USA in the 2021 World Juniors and the 2022 Beijing Olympics.

Traded to Minnesota by the LA Kings in 2022, Brock made his NHL debut in 2023. He was a runner-up for the 2024 Calder Trophy, the NHL's award for rookie of the year, and signed an eightyear contract extension with the Wild in early 2024.

"Brock embodies hard work and dedication, making Minnesota proud on and off the ice." shared Blaze CEO Dan Stoltz, "He's a perfect fit for Blaze."

Look for Blaze's advertisements featuring Brock throughout 2025.











KIDS KIDS

Blaze Hockey Kids4Kids is back for its seventh 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. New Jersey Devils game on Saturday, March 29, 2025. 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.

Loans for Every Season blazecu.com/borrow

Scams and Spoofing

Scammers use spoofing as a method to trick you into providing your personal and financial account information.

Spoofing is when someone impersonates a reputable person, company, or brand, including your financial institution. Their goal is to gain access to and make fraudulent purchases with your account number, debit, or credit card.



Many financial Institutions use multi-factor authentication as an added layer of security to deter or prevent scammers from accessing your account. This usually consists of a code that is sent to you via text, call, or email. These codes are meant for you only and a reputable financial institution or company should never ask you for the code. This is what the scammer relies on to gain access to your account.

Here are some important tips and red flags to watch out for to help keep your account secure:

TIPS:

- Valid text alerts from Blaze will always come from a 5- or 6-digit short code and will NEVER come from a 7- or 10-digit phone number.
 - Blaze short codes: 26499, 49447, 86434, 226563
- Valid email alerts from Blaze will always come from these emails:
 noreply@blazecu.com or no-reply@fraud.pscu.com
- Valid voice call alerts may come from an 800 or 888 number, but it will be an automated message with the code and will not ask you to provide the code back to them.
- Short codes and email addresses may change if the system we use changes. If you are ever in doubt, please contact Blaze to verify if the alert you received is legitimate.
- Pause and consider the request being asked of you. If it doesn't make sense, hang up and contact the company or financial institution using a trusted phone number, not the one given to you.

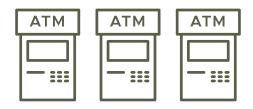
RED FLAGS:

- An unsolicited call from someone stating they are from Blaze and asking you for one or more of the following:
 - to provide the code you received from Blaze
 - your username or password for your digital/online banking account
- Someone advising you there is fraud on your account and requesting you to move money to help "protect" it
- Receiving a text message alert from an email address
- Someone requesting you to click on a link, download software, or grant remote access to your device

Find out more by visiting:

https://blazecu.com/fraud https://ftc.gov/scams

https://consumer.ftc.gov



ATM EXPANSION

Blaze Credit Union's free ATM network has expanded, giving Blaze debit card holders access to over 125,000 ATMs across all fifty states and many international locations. Our free network now includes all 28 Blaze branches, Allpoint® and MoneyPass® branded terminals, Co-op Shared Network locations, CHS Field, and Kwik Trip locations nationwide. Go to blazecu.com/locations to find a free ATM near you! Note: ATM transactions outside of our free network will incur a \$2.50 fee.

Upcoming Home // **Buying Seminars**



The Blaze Mortgage team is happy to offer free home buying seminars to members looking to learn more about the home buying process. You can register and find more information soon at blazecu.com/events.

January 30 - Virtual, 6-7 p.m.

January 30 – Maple Grove Branch, 6–7 p.m.

February 1 – Virtual, 10–11 a.m.

February 1 - National Karate, Sartell, 1-2 p.m.

February 6 – Plymouth Branch, 6–7 p.m.

February 6 – Woodbury East Branch, 6–7 p.m.

March 6 - Golden Valley Branch, 6-7 p.m.







WEALTH MANAGEMENT

Schedule your complimentary financial review!

blazecu.com/investments | 651.641.2298

Investment and insurance products and services are offered through OSAIC INSTITUTIONS, INC., Member FINRA/SIPC. Blaze Retirement & Investment Services and Blaze Wealth Management are trade names of Blaze Credit Union. Ósaic 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. | *There is no assurance that investing through a financial professional will improve net results.

The Star Tribune Readers' Choice Award program awards one gold, silver, and bronze winner per category decided by popular online vote.

System Conversion Thank You

Thank you for your support and patience while we converted our systems to better serve you! We understand transitions like these can be challenging and we appreciate your trust as we strive to provide the exceptional Blaze experience you deserve. We are here to help! If you have any additional questions, please reach out.

The Blaze Annual Meeting and Member Appreciation Event

Saturday, February 22, 2025

Program starts at 2:00 p.m.

Grace Church 9301 Eden Prairie Rd Eden Prairie, MN

Please join us for our 2025 Annual Meeting! You'll hear an update on Blaze and more. The event is free to all Blaze members, and you are welcome to bring guests of any age. Each registered attendee will leave with \$25 cash.*

Online registration will be available at blazecu.com in January.

Upon registering, you will get an email with electronic ticket(s) for receiving your cash upon exit. Each attendee MUST have a ticket to receive cash. Please bring this ticket to the event; this will enable a faster exit. You can either print your ticket(s) or have them available electronically via your smartphone or tablet.

Please arrive early; we don't want you to miss anything! Doors open at 1 p.m., presentation begins promptly at 2:00 p.m. There will be optional pre-event seminars you can select upon registering for the event.

BLAZE LOCATIONS

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

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

112 South Lake Street Mora, MN 55051

Ogilvie

200 West Highway 23 Ogilvie, MŇ 56358

Pine City

900 Main Street S Pine City, MN 55063

Plymouth 10000 Rockford Road Plymouth, MN 55442

Princeton

NEW LOCATION! 602 Tiger Boulevard Princeton, MN 55371

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 Wednesday, January 1 (New Year's Day); Monday, January 20 (Martin Luther King Jr. Day); and Monday, February 17 (Presidents' Day).

blazecu.com

651.215.3500 888.347.7473 Please direct all correspondence and loan payments to:

P.O. Box 130670

Roseville, MN 55113









