A Quarterly Publication for the Members of Blaze Credit Union Summer 2024

BODEN ANNOUNCES RETIREMENT

Blaze Credit Union President and Chief Transformation Officer, Dave Boden, will be retiring on Monday, July 1.

His retirement announcement marks the culmination of Dave's more than 20 years serving Hiway Credit Union, first as its Senior Vice President/ Chief Information Officer, then taking the helm as President/CEO in 2013. In January 2024, with the creation of Blaze Credit Union, he assumed the role of President/ Chief Transformation Officer to help develop and launch Blaze's technology integration projects.

"It's been a privilege to be part of Hiway Credit Union, and now Blaze, and the whole Minnesota credit union community," said Boden. "I have so much and so many people to be grateful for, and it's been an honor to be part of serving our members and accomplishing some truly great things working alongside our outstanding teams. Going forward, Blaze is in outstanding hands with our CEO, Dan Stoltz, our talented senior management team, and all our amazing associates." Dan Stoltz (left) and Dave Boden (right) pose with Archie.

Blaze CEO Dan Stoltz expressed his gratitude for Boden's leadership. "As we brought our organizations together, his commitment to making it a success and taking care of our members, associates, and communities was so clear. I'm thankful for our time working together. I wish him all the best in retirement."

Congrats, Dave!

We're waiving the appraisal fee on Home Mortgage Loans! *Offer valid on Conforming First Mortgage Loan applications submitted between June 1, 2024, and August 31, 2024, and valid on purchase transactions only. Appraisal fee will be waived for loan amounts up to \$ 766, 550. All other fees will apply including third party fees. Loans subject to credit approval. This offer not valid for home equity loans or refinances. Qualifications apply.

Conventional loans available in the U.S. except for AK, CA, HI, NY or TX. VA and FHA loans available in the U.S. except for AK, AZ, HI, MA, NY, RI, VA, VI, VT or Washington DC. Recreational Land & Lot, Cabin and Investment Property loans available in MN and WI only. Flat Origination Fee does not apply on VA and FHA loans.

Must apply between June 1–August 31 blazecu.com/mortgage





ACTION NEEDED Please Update Contact Information

While many of our processes have been integrated post-merger, Blaze is still operating two core systems. To ensure consistency for our associates and members, and to provide a solid foundation for future growth, in early October we will be moving our legacy SPIRE members to a new core system and upgraded digital banking platform. While the conversion will primarily impact legacy SPIRE members, there are key points that may apply to all Blazers. To be sure you receive communications, please confirm or update your contact information by doing one of the following:

- Legacy Hiway: Log in to digital banking on your desktop or through the mobile app. Under the main navigation menu, select Settings > Contact Change. OR Complete the online form using the current email address on file at blazecu.com/contact-change.
- Legacy SPIRE: Complete the online form using the current email address on file at blazecu.com/contact-change or visit a branch office.

If you aren't currently enrolled in digital/mobile banking, we'd encourage you to do so! Visit blazecu.com and click on 'Log In' in the upper right corner. Beneath the Login button select 'Enroll Today' for Legacy Hiway or 'New User' for Legacy SPIRE. If you joined after January 1, 2024, and you're unsure of which applies to you, please contact us and we'll be happy to assist you.

CODES ARE CONFIDENTIAL!

One-time pass code, secure authentication code, verification code—no matter what they're called, they all do the same thing—protect your financial accounts. These codes are for you only and **should not be shared with anyone**!



If someone gets access to your username and password and attempts to log into your account online, a code may be sent to your email or phone as an extra layer of protection. A scammer could then call you and pretend to be someone you know and trust, like your financial institution. **If they ask you to provide this code—it's a scam!** Hang up and call Blaze at 651.215.3500 to report the scam.

If someone gets access to your debit or credit card number, a code may be sent to your phone if the scammer is attempting to add your card number into a Digital Wallet (Apple Pay, Google Pay, Samsung Pay). The scammer could then call you and pretend to be someone you know and trust asking you to provide this code. If they do, hang up and call Blaze at 651.215.3500 to report the scam.

If you receive a text to your phone, verify the number it came from. Legitimate text alerts should come from a 5-digit number, also called a short code. **Text alerts from an actual phone number are likely a scam.** If you receive an alert to your email, verify the email address it came from. Scammers can make it look like an email is coming from a place it's not.

For more information please visit: **blazecu.com/fraud** or **ftc.gov**

Call for Candidates

Blaze Credit Union is a memberowned financial cooperative, governed by a volunteer board of directors. As a member of Blaze, you can become a candidate for the board of directors and be part of Blaze's leadership.

What does it take to be on the board? An interest in Blaze's activities, the ability to volunteer five-plus hours per month, familiarity with income and balance sheet figures, and dedication to Blaze members. More information on board qualifications can be found at blazecu.com/board. If you don't have access to the Internet, please contact Mai Yang at 651.641.2141 for a print copy. If you would like to exercise your right as a member of Blaze to seek a position with the board of directors, please contact Mai, either at the phone number above, or at myang@blazecu.com, to express your interest by Friday, August 2, 2024.



Upcoming Events

WEDNESDAYS Summertime by George, St. Cloud: Wednesday evenings through August 14

THURSDAYS

Lowertown Sounds, St. Paul: Thursday evenings through August 29

> JULY 4 Keewatin Parade

JULY 13 Hibbing Jubilee Parade

JULY 20 Blaze Night at Ogilvie Raceway

JULY 22–28 3M Open at TPC Twin Cities

JULY 27 Kanabec County Fair Parade

AUGUST 3 Blaze Night at the St. Cloud Rox

AUGUST 7 Concert in the Commons, Excelsior

AUGUST 23 Blaze Night at the St. Paul Saints

SEPTEMBER 21 Waseca Marching Classic Parade

Starting a new job or retiring soon?

Discuss your 401(k) options with a **trusted financial advisor**.







Schedule your complimentary financial review!

blazecu.com/investments

651.641.2298

*There is no assurance that investing through a financial professional will improve net results. | 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. 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. Individuals are financial professionals with Osaic Institutions.

BLAZE FOUNDATION

\$70,000 in Foundation Scholarships Awarded

The Blaze Foundation believes in the power of education to transform lives and communities. In support of this belief, the Foundation has awarded 28 scholarships, for a total of \$70,000, to scholars pursuing their educational aspirations. Nearly 500 applications were reviewed by the scholarship committee who rated applicants on financial need, being a first-generation college student, community involvement, and an essay answering the question, "Who, or what experience, has had the greatest impact on how you make money decisions?"

Congratulations to the recipients and best of luck in your future endeavors! For more information on the Blaze Foundation, visit blazecu.com/foundation



Don't miss the summer show, Jangala! Blaze is a proud partner of Circus Juventas. Purchase tickets at: circusjuventas.showare.com

Open

PROUD PARTNER OF **BLAZE CREDIT UNION** JULY 22-28, 2024

Held at TPC Twin Cities in Blaine, the 3M Open is an official PGA Tour stop and part of the FedEx Cup series. Known as "Golf that Matters," the 3M Open brings the world's best golfers to the Twin Cities while benefiting our local communities through the 3M Open Fund.

Since 2005, Blaze has partnered with the 3M Open to better lives in communities where we live, work, and learn. We are proud to support golf that matters. Don't miss Blaze Day on Sunday, July 28, with special Blaze branding throughout the course, and photo opportunities with Archie. Enjoy the competition from the Blaze Retirement & Investment Grandstand on the 18th hole!

Enjoy discounted tickets as a Blaze member: visit blazecu.com/member-services for details.

Defensive Driving Classes from the Minnesota Safety Council

If you're age 55 or better, you may be eligible for a 10%, three-year discount on your personal auto insurance by completing a defensive driving class. The Minnesota Safety Council offers in-person and online options for attending an Accident Prevention Course. In the past, an 8-hour initial class was required for first-time participants, but following a legislative change effective July 1, 2024, the requirement is now a 4-hour program.

To view the schedule of upcoming sessions and to register for online classes, visit minnesotasafetycouncil.org. In-person class registrations are available by phone through the host locations as listed. Please contact Jessica Bandelin from the Minnesota Safety Council at 800.444.9150 with any questions.

Blaine

10 Northtown Drive NE Blaine, MN 55434 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Coon Rapids

3380 Northdale Boulevard NW Coon Rapids, MN 55448 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Eagan 1251 Town Centre Drive Eagan, MN 55123 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Eden Prairie

8577 Columbine Road Eden Prairie, MN 55344 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Elk River

17035 Yale Court NW Elk River, MN 55330 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Safe Deposit Boxes Available. Night Depository.

Golden Valley

6450 Wayzata Boulevard Golden Valley, MN 55426 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Isle

390 Isle Street W · Isle, MN 56342 Coin Counter Available During Lobby Hours. 24-Hour ATM. Safe Deposit Boxes Available. Night Depository.

Keewatin 112 East 3rd Avenue

Keewatin, MN 55753 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Maple Grove

9580 Blackoaks Lane N Maple Grove, MN 55311 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Milaca

400 3rd Avenue SW · Milaca, MN 56353 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Safe Deposit Boxes Available. Night Depository.

Minneapolis North

3117 University Avenue SE Minneapolis, MN 55414 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Minneapolis South 5025 E 54th Street

Minneapolis, MN 55417 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Mora

112 South Lake Street • Mora, MN 55051 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Safe Deposit Boxes Available. Night Depository.

Ogilvie

200 West Highway 23 Ogilvie, MN 56358 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Pine City 900 Main Street S • Pine City, MN 55063 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Safe Deposit Boxes Available. Night Depository.

> Plymouth OPENING LATE SUMMER 10000 Rockford Road Plymouth, MN 55442

Princeton

501 South 2nd Street Princeton, MN 55371 Coin Counter Available During Lobby Hours. 24-Hour ATM. Safe Deposit Boxes Available. Night Depository

Roseville North

2465 Fairview Avenue N Roseville, MN 55113 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ITM. Night Depository.

Roseville South

1880 Perimeter Drive • Roseville, MN 55113 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

St. Cloud

3951 Division Street • St. Cloud, MN 56301 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

St. Michael Cub 900 Central Avenue E

St. Michael, MN 55376 Coin Counter Available During Branch Hours. ATM available during Čub hours.

St. Paul

111 Empire Drive • St Paul, MN 55103 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository. Safe Deposit Boxes Available.

St. Paul West

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

Stillwater Cub

NOW OPEN! 1801 Market Drive Stillwater, MN 55082

Vadnais Heights

940 Co Road E East Vadnais Heights, MN 55127 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ATM. Night Depository.

Waseca

105 15th Ave NE • Waseca, MN 56093 Coin Counter Available During Lobby Hours. 24-hour Drive-Up ATM. Night Depository.

Woodbury East 195 Radio Drive • Woodbury, MN 55125 Coin Counter Available During Lobby Hours 24-Hour Drive-Up ATM. Night Depository.

Woodbury West

1570 Woodlane Drive Woodbury, MN 55125 Coin Counter Available During Lobby Hours. 24-Hour Drive-Up ITM. Night Depository.

All Blaze locations will be closed Thursday, July 4 (Independence Day), Monday, September 2 (Labor Day), and Monday, October 14 (Indigenous Peoples Day).

BLAZE LOCATIONS

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.