

Focus on making memories.

Worry less with a Holiday Loan.

This holiday season, focus on making memories with family & friends and worry less about paying for the gifts, travel and entertaining. A Holiday Loan can help you to focus on the things that make memories for a lifetime.

- Rates as low as 8.24% APR*
- Fixed-rate, unsecured loan
- Use funds for gifts, travel, entertaining, & more!

Apply online at www.expeditioncu.com/apply (select “Personal Loans” option) or call us at 651-264-0669 to get started.

**Annual Percentage Rate (APR) effective October 1, 2022 and subject to change. Your rate may differ and is determined by term, credit history, and repayment history. All loans subject to credit approval.*



Save for a brighter tomorrow.

Take advantage of these limited-time specials.

Enjoy every moment while saving for a brighter tomorrow. At Expedition CU, we know that saving for the long term helps you become financially stronger and feel more comfortable in the years ahead.

Take advantage of a Share Certificate special to help you earn more on your money. Don't delay, these rates won't last long!

3.75% APY* for 18 Months

3.00% APY* for 12 Months

- Open with as little as \$500
- New money deposited to Expedition CU
- Limited-time offer!

**APY = Annual Percentage Yield. APYs effective October 19, 2022 and subject to change or end at any time. Certificate Specials require new money deposited to Expedition CU. Current funds on deposit not eligible. Early withdrawal could reduce earnings.*



GOOD TO KNOW

CONVENIENCE OF THE SHARED BRANCH NETWORK

Many members don't realize they can access their Expedition CU accounts at over 5,600 participating credit unions nationwide – including locations throughout the Twin Cities!

- Visit www.expeditioncu.com/shared-branching to find the closest locations to where you live, work or travel.
- Some partner locations include Saturday hours or are open on certain holidays.
- Not all services are provided at the Shared Branch locations. Visit www.expeditioncu.com/shared-branching for transaction limits & more details.

SKIP-A-PAY

The holidays can easily impact your budget. Know that Expedition CU is here to help. We offer a skip-a-pay program that allows members with a qualified loan to skip up to 2 loan payments in 12 months.

IT'S A MONEY THING



Learn or teach about finance in a fun and entertaining way! *It's a Money Thing* has a wide variety of financial topics to make learning fun! And, it's suitable for all ages.

To watch the videos: www.expeditioncu.com/iamt

HOLIDAY CLOSINGS

- Friday, November 11th
- Thursday, November 24th
- Monday, December 26th
- Monday, January 2nd
- Monday, January 16th

THANK YOU

At this time of year, it is important to reflect back on the year and to be thankful for those who impact us on life's journey. We appreciate you being part of our cooperative.

Money to teach. Money to learn.

Financial Literacy Grants and College Scholarship applications available now.

The Expedition Foundation is currently accepting applications for teaching financial literacy in the classroom and scholarships for members or their family going to college in the fall of 2023.

Financial Literacy Grants

Grants will be awarded to teachers, departments or schools to help support financial literacy efforts with their students. Awards up to \$500 will be announced in early 2023.

The Financial Literacy Grant application deadline is December 16, 2022. Apply online or print out an application and find more details at www.expeditioncu.com/grants.

Scholarship Awards

Whether you are an educator going back to further your degree, a college student pursuing an Education Major, or a high school senior going off to college in the fall of 2023, you should apply for these opportunities!

- **Educator Award** – This \$2,000 scholarship opportunity is **exclusively for current educators!** If you are a current educator seeking an advanced degree or even pursuing an additional teaching licensure, you qualify to apply for this scholarship award.
- **Education Major Award** – As a credit union founded by educators, we understand and support the important role education professionals play in our communities. This \$1,500 opportunity is for college students working toward an Education Major and entering their junior or senior year in the fall of 2023.
- **High School Student Award** – Three (3) \$1,000 scholarships will be awarded to current high school seniors heading off to college next fall. Students must attend an accredited college or university. No restriction on the type of degree being pursued.

Scholarship Award applications are due by February 3, 2023 Apply online or print and submit your application & materials at www.expeditioncu.com/scholarships.

If you have any questions or would like more information, please call us, or send us a secure email through online banking.



Let's talk!

Let's talk!

Sometimes a quick text is the easiest way to ask a question or get information. The next time you visit our website or login to Online Banking, look for the "Let's talk!" icon to begin a chat with one of Expedition's team members.

Visit www.expeditioncu.com/live-chat.html

Team members are available during regular business hours. After hours, you can send messages and we will reply back the next business day.

Help guide Expedition on its journey.

Nominations for the Board of Directors and Supervisory Committee are being accepted.

When the credit union was founded in 1957, it was formed by a small group of volunteer educators who wanted to provide low-cost financial services to their coworkers and family.

Today, Expedition still relies on the guidance and leadership of its volunteer Board of Directors and Supervisory Committee. If you are interested in giving a few hours of your time each month, you can help Expedition's management team navigate the financial needs and challenges impacting its membership.

To learn more about how you could be a voice for your fellow members and the time commitment involved, contact Andre Thibault at 651-264-0669.



Fund your fun for the holidays.

Special promotional rate for existing credit cardholders!

4.99% APR* for 6 months on all purchases made between November 1 through December 31, 2022. Expedition's new Platinum or Platinum Rewards Visa® are filled with features and can be loaded into your device's Mobile Wallet.

Don't have an Expedition CU Visa Credit Card yet?

Not only will you find our card options filled with popular features, new cardholders receive a special offer. Easily apply online to get started.

Explore more at www.expeditioncu.com/cc_offer.html



Add your Expedition Visa Credit Card to your device's Mobile Wallet for added security and easy checkout

*APR = Annual Percentage Rate. Special offer of 4.99% APR for 6 months is good through 7/1/2023 on purchases made between 11/1-12/31/22 by existing, consumer credit cardholders in good standing. Excludes cash advances & balance transfers. After promotion ends, APR will revert back to the card's regular APR in effect at that time.

Partner spotlight - Tradition Mortgage

Buy your next home before you sell your current home.

In today's still competitive real estate market it's important to lead with a strong offer to buy. Tradition Mortgage partners with Tradition Lending Solutions to use the equity in your current home to buy your next home without selling.

A bridge loan through Tradition is easy, fast, and allows you to save time and hassle with just one underwrite. Talk to Tradition today about all of our products and services to help make your homeownership journey simple and stress-free.

Visit www.mneducatorshomes.com or call 952-252-4679 to speak to a licensed mortgage loan originator to discuss financing options for home purchase or refinancing.

Tradition Mortgage NMLS #286998
Tradition Lending Solutions NMLS #1778955

TRADITION MORTGAGE



FIND YOUR FOCUS: Members receive 6 free financial counseling sessions each year. Build a budget, create a debt plan, or help navigating Student Loan repayment at www.expeditioncu.com/LSS

LOCATIONS

APPLE VALLEY

14989 Florence Trail
Apple Valley, MN 55124

COON RAPIDS

11599 Robinson Dr. NW
Coon Rapids, MN 55433

CONTACT

651.264.0669 | 1.800.229.2848
expeditioncu.com

Mobile app available on
Apple® & Android™ Devices



1270 Northland Dr.
Suite 350
Mendota Heights, MN 55120

The Lantern

NEWSLETTER

WHAT'S INSIDE:

EARN MORE ON YOUR SAVINGS

Limited-time Share Certificates available!

HOLIDAY LOAN

Focus on making memories this holiday season.

CREDIT CARD SPECIAL OFFER

Existing credit cardholders receive a special offer on purchases made during November & December.

SHARED BRANCHING

Convenient branch access to your Expedition Accounts may be closer than you think!

TRADITION MORTGAGE

If you are planning to buy a home or refinance, contact Tradition Mortgage to handle all your needs.

AND MORE!

