

The  
**LANTERN**



**Expedition Announcement:**

Paul Dammann Retirement & Shawn Lannier's Promotion.

After 40 years within the credit union industry and 11 years serving as President/CEO of Expedition Credit Union, Paul Dammann has announced his plans to retire effective June 30th of this year.

Our current sitting Chief Operations Officer, Shawn Lannier, has been voted in by the Board of Directors to uphold the next President/CEO role. The board thoughtfully considered Lannier's expansive 30 years' worth of credit union experience and skills in leadership that she has shared with Expedition since 2002.

*"It has truly been an honor serving Credit Union members over my career, especially at Expedition Credit Union. I cannot think of a more people-friendly industry to be in where we can make a difference. Expedition will be in great hands with Shawn & the leadership she will bring forth."*

– Paul Dammann, President/CEO



Shawn Lannier

*"I am delighted to serve as the next President/CEO of Expedition Credit Union. We have an amazing team, and I am excited to be on this adventure together with them to serve you, our members, and our communities,"*

– Shawn Lannier, Chief Operations Officer & Incoming President/CEO

*"As a CEO of Expedition, Paul's legacy will be that during challenging times, he maintained our solid foundation & created a path for the continued future growth of the credit union. For that we are grateful, and we knew replacing him would not be a small task. We wish him the best in retirement,"*

*"Shawn has led almost every department within the credit union with strengths in collaborating and building high-performing teams at Expedition, the decision was unanimous."*

– Mona Springis-Doss, Board Chair



**Minnesota Credit Unions**

Celebrating 100 years!



In 2025, Minnesota Credit Unions are celebrating 100 years of service sharing the philosophy of people helping people. Since Expedition's founding by Minnesota educators in 1957, much has changed for how members use their credit union, who can join our cooperative, and even our name.

What hasn't changed are our values and principles. Or the people-helping-people attitude! Our employees work hard each day to build relationships & deliver results to earn your trust.

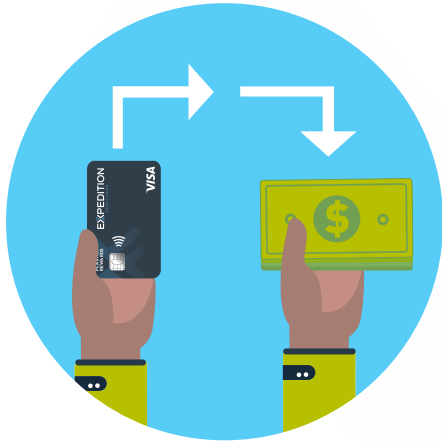
Expedition is proudly celebrating 68 years, & we'd love to hear how Expedition has helped you or your family. Share your stories at: [expeditioncu.com/testimonials](https://expeditioncu.com/testimonials)



## UPGRADES:

### Credit Card purchases now count towards Cash Back or High Yield Checking rewards!

Our Rewards Checking accounts just got an upgrade! You can now earn checking rewards even faster by using EITHER an Expedition debit card or credit card.



### Rewards Checking Accounts:

- **Free Cash Back Checking:** Earns up to \$10 every month (up to \$120 every year)!<sup>1</sup>
- **Free High Yield Checking:** Earns 3.04% APY<sup>†</sup> on up to \$20,000 (up to at least \$608 every year)!<sup>2</sup>
- **Free Student Cash Back Checking:** For the youngest spender through age 24. Earns up to \$10 every month!<sup>3</sup>

Simple steps to qualify for Monthly Rewards:

1. Enroll in eDocuments within Online Banking.
2. Make 12 debit/credit card purchases within the month. (Step 2 is not required for Student Accounts)

<sup>†</sup>APY=Annual Percentage Yield. APYs accurate as of 02/1/2024 and subject to change.

#### 1 Cash Back Checking:

If monthly qualifications are met, receive 2% cash back on debit/credit purchases that post to and settle to account during monthly qualification cycle up to a total cash back of \$10 per qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. Credit Card transactions posting the last day of the statement will count towards the next qualifying cycle. ATM-processed transactions do not count towards qualifying card transactions. "Monthly Qualification Cycle" means a period beginning on the first day of the calendar month through the last day of the calendar month. We reserve the right to convert your Cash Back Checking to a Basic Checking Account if the account does not meet the monthly qualification criteria over three (3) consecutive statement cycles.

#### 2 High Yield Checking:

APY is based on compounding interest & rates may change after account is opened. If qualifications are met during monthly qualification cycle: (1) balances up to \$20,000 receive APY of 3.04%; and (2) balances of \$20,000 and over earn 0.01% APY on the portion of the balance \$20,000 and above, resulting in 0.01% - 3.04% APY depending on the balance. If qualifications are not met, all balances earn 0.01% APY. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. Credit Card transactions posting the last day of the statement will count towards the next qualifying month. ATM-processed transactions do not count towards qualifying card transactions. "Monthly Qualification Cycle" means a period beginning on the first day of the calendar month through the last day of the calendar month. We reserve the right to convert your High Yield Checking to a Basic Checking Account if the account does not meet the monthly qualification criteria over three (3) consecutive statement cycles.

#### 3 Student Cash Back Checking:

The Student Cash Back Checking account is available to members under age 25. The month after attaining age 25, the account will automatically convert to a Cash Back Checking Account. If monthly qualifications are met, receive 2% cash back on debit/credit purchases that post to and settle to account during monthly qualification cycle up to a total cash back of \$10 per qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. Credit Card transactions posting the last day of the statement will count towards the next qualifying month. ATM-processed transactions do not count towards qualifying card transactions. "Monthly Qualification Cycle" means a period beginning on the first day of the calendar month through the last day of the calendar month.

## Down Payment Assistance Tradition Exclusive

# TRADITION

MORTGAGE



### \$20,000 Down Payment Exclusive Assistance Available!

Your dream home can now be a reality! Take advantage of this exclusive Down Payment Assistance Program in 2025 to purchase your dream home and receive up to \$20,000 towards down payment and/or closing costs at a low interest rate of 1.99% (APR 2.052%)!

Benefits to this exclusive program (7 county metro area only):

1. No out-of-pocket down payment funds necessary.
2. Up to \$20,000 in down payment assistance available (subject to credit approval).
3. Minimal closing costs & fees.
4. Interest rate of 1.99% (APR 2.052%) on the down payment assistance loan.
5. Program provided by locally-owned Tradition Mortgage (no big government hoops to jump through).

With the help of TCA, buyers are able to fund 100% of their home purchase.

Call us today while supplies last. Promotion is subject to finance program limitations and may change at any time without notice. Contact Tradition Mortgage for details and make your dreams come true!

### Contact Us Today!

952.252.4654 [expedition@traditionllc.com](mailto:expedition@traditionllc.com)

Tradition Mortgage, LLC NMLS #286998

Tradition Community Assistance NMLS #2511036

This offer is exclusive to Tradition Mortgage. All loan applications subject to credit approval. Rate current of 12/27/2023. Rate subject to change at any time. APR stands for Annual Percentage Rate.





## What to Know about Romance Scams Scam Alerts

You meet someone special on a dating website or app. Soon they want to email, call, or message you off the platform. They say it's true love, but they live far away — maybe for work or because they're in the military. Then they start asking for money. Maybe it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

Romance scammers create fake profiles on dating sites and apps or contact you through popular social media sites like Instagram or Facebook. The scammers strike up a relationship with you to build up trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

People reported a record \$547 million in losses to romance scams in 2021. That's up about 80% from the reports the FTC got in 2020. In 2021, people reported paying romance scammers more with gift cards than with any other payment method. The 2021 reports also showed that cryptocurrency payments were the most costly.

### The Lies Romance Scammers Tell

Romance scammers adjust their story to what they think will work in each situation. Scammers say they can't meet you in person. They might say they're living or traveling outside the country, working on an oil rig, in the military, or working with an international organization.



Scammers will ask you for money. Once they gain your trust, they'll ask for your help to pay medical expenses (for them or a family member), buy their ticket to visit you, pay for their visa, or help them pay fees to get them out of trouble. They may even offer to help you get started in cryptocurrency investing.

### Scammers Will Tell You How to Pay

All scammers, not just romance scammers, want to get your money quickly. And they want your money in a way that makes it hard for you to get it back. They'll tell you to wire money through a company like Western Union or MoneyGram, put money on gift

cards (like Amazon, Google Play, iTunes, or Steam) and give them the PIN codes, send money through a money transfer app, or transfer cryptocurrency. Scammers do these things to pressure you into acting immediately by paying money. But it's a scam.

### Avoid Losing Money to a Romance Scammer

Here's the bottom line: Never send money or gifts to a sweetheart you haven't met in person.

### If You Suspect a Romance Scam:

Stop communicating with the person immediately. Talk to someone you trust. Do your friends or family say they're concerned about your new love interest? Search online for the type of job the person has plus the word "scammer." Have other people posted similar stories? For example, search for "oil rig scammer" or "US Army scammer."

Do a reverse image search of the person's profile picture. Is it associated with another name or with details that don't match up? Those are signs of a scam.

### How to Report a Romance Scam

If you paid a romance scammer with a gift card, wire transfer, credit or debit card, or cryptocurrency, contact the company and your financial institution right away. Tell them you paid a scammer and ask them to refund your money.

If you think it's a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud). Notify the social networking site or app where you met the scammer, too.

Source: <https://consumer.ftc.gov/articles/what-know-about-romance-scams>

## Free Financial Counseling: 6 free sessions per year!

From basic budgeting to debt payoff or from student loan counseling to first mortgage prep; licensed counselors are available through LSS Financial Counseling FREE for Expedition members.

To date, LSS has helped Expedition Members pay off \$664,277 in unsecured debt!

To schedule your free appointment visit:  
[expeditioncu.com/lss](https://expeditioncu.com/lss)



## Woodbury Branch Coming Soon!

1605 Queens Dr.  
Woodbury, MN



**Life should  
be rewarding.**

**Get a \$200  
opening bonus!\***

When you open a Free Rewards  
Checking & make at least 2 direct  
deposits totaling \$600 within 90 days.

See more details about our  
Rewards Checking inside!

*Expedition Members  
Since 2023*

\*Checking Bonus: Receive a \$200 Bonus upon opening a new Rewards Checking Account (either Cash Back Checking or High Yield Checking) through December 31, 2025. Offer not valid for those who have or had a checking account with Expedition Credit Union in the last twelve (12) months. To qualify for the \$200 offer, new checking account must receive two (2) automatic deposits from payroll, pension payment, social security, or other government payments from an outside employer or outside agency (branch deposits, Shared Branch deposits, bank-to-bank transfers, mobile deposits, ATM deposits, or person-to-person transactions do not qualify) totaling at least \$600 within 90 days from account opening. Account must remain open for six (6) months. The \$200 Bonus will be deposited into the Rewards Checking Account within 30 days after meeting the Automatic Deposit requirement. Expedition reserves the right to terminate bonus payout if the qualifications are not met, the account is not in good standing, or if the account does not remain open for at least six (6) months. Limit of one account per Member may be included in promotion. The incentive is subject to federal and state tax requirements. This offer is subject to end at Expedition's discretion. Membership Share with a minimum of \$5 opening deposit required and Checking Account requires an additional minimum of \$5 opening deposit.



1270 Northland Dr.  
Suite 350  
Mendota Heights, MN 55120

## Virtual Annual Meeting

Registration in advance required to attend.\*

Monday, April 28th, 2025 @ 5PM

Agenda:

- 2024 highlights & fiscal review
- Leadership reports
- Volunteer elections & allowances
- Expedition Foundation scholarship recipient recognition

\*Please register at:

[expeditioncu.com/annualmeeting](https://expeditioncu.com/annualmeeting)  
by April 21st to allow time to verify membership.

**For all current offers visit:**



[Expeditioncu.com/offer](https://expeditioncu.com/offer)

### Apple Valley

14989 Florence Trail, Apple Valley, MN 55124

### Coon Rapids

11599 Robinson Dr. NW, Coon Rapids, MN 55433

### Woodbury - Coming Soon!

### Shared Branches Nationwide

[expeditioncu.com/shared-branching](https://expeditioncu.com/shared-branching)

[expeditioncu.com](https://expeditioncu.com)

651.264.0669 • 1.800.229.2848



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Insured by NCUA

