

# The LANTERN



## Transfer Your Impulses, Increase Saving Expedition Employee Advice

“I have a terrible habit of impulse spending after financial emergencies. In the moment of disappointment, I feel like I deserve to be an emergency, too!” We all tend to impulse spend here and there. We’ve gathered some of our employees favorite tips to help them cut down on spending & increase their savings.

**Taking the 24-hour rule a step further:** As soon as I want something or feel tempted to make a spontaneous purchase, I log into my online banking and transfer the amount of the item into my savings and label the transfer the item I want. Most of the time I completely forget I even wanted the item and the desire for it completely vanished! I’m always surprised how much money I saved at the end of just a month that I would have spent on unnecessary things.

**I spend less by bringing my own lunch to work** I could easily spend \$8–\$20 on a convenience lunch. I’ve cut back on my monthly spending \$200–\$300 just by making my lunch at home.

**Muting my junk email account & taking off notifications from stores.** I’ve realized there will ALWAYS be a sale at some point on almost anything you could want. I used to get caught up in the “Today Only” advertising lies or stuck in a scarcity mindset. If I wasn’t seeking out the item in the first place, what makes me need it now? Just because of the sale? Or because it’s sitting in front of me? If I truly want something, I will wait until I’ve budgeted. I know now that there is almost always a deal on the things whether you’re ready to buy them or not.

**Direct transfers to savings from my paycheck.** I set a percentage of my paychecks to direct deposit into my savings so it never even hits my spending accounts. If it’s not in the checking, it’s not available to think about spending.

**Hiding my savings in online banking.** I hide my savings account from my view in online banking so it’s harder for me to access or know what is in there.



Stack your Savings  
**5.40%** APY\*  
12-Month Certificate

- New or existing deposits
- \$2,500 minimum deposit

\*APY = Annual Percentage Yield. APYs effective 2/1/2024 and subject to change or end at any time. Early withdrawal could reduce earnings. \$5 Membership Share Account required. At maturity, certificate will automatically renew as a 12-month FlexRate Certificate, if not cashed in.



## TRADITION MORTGAGE

**No Down Payment? No Problem.**

Want to purchase a home, but concerned you don’t have a down payment?

One of the primary obstacles to buying a home is saving the necessary funds for a down payment. As the mortgage partner of Expedition Credit Union, Tradition Mortgage has you covered! “Tradition Community Assistance” (TCA) is a down payment assistance program offered exclusively by Tradition Mortgage to help members obtain their homeownership goals.

With the help of TCA, buyers are able to fund 100% of their home purchase. Reach out to us today!

- No out of pocket down payment funds necessary.
- Up to \$20,000 in down payment assistance available.
- Minimal Closing Costs & Fees
- Interest rate of 1.99% on the down payment assistance loan.
- Program provided by locally owned Tradition Mortgage (no big government hoops to jump through)

952.252.4654 || [expedition@traditionllc.com](mailto:expedition@traditionllc.com)  
[mneducatorshomes.com](http://mneducatorshomes.com)  
NMLS #286998



## Serve on our Board of Directors—Call for Nominees!

Are you passionate about your credit union and want to be involved in our strategic planning processes? We want your voice heard! We are looking for members to serve on Expedition’s Volunteer Board of Directors. To learn more or to express your interest in becoming a nominee, please contact Andre Thibault at 651.264.0669

## Apple Valley

14989 Florence Trail  
Apple Valley, MN 55124

## Coon Rapids

11599 Robinson Dr. NW  
Coon Rapids, MN 55433

## Nationwide

You have access to 5,000+  
Shared Branch Locations!

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

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

651.264.0669

1.800.229.2848



## Events & Closures

Save the Date - **Annual Meeting**  
Tuesday, April 30

Monday, May 27  
Closed - **Memorial Day**

Wednesday, June 19  
Closed - **Juneteenth**

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



ESI

Insured by NCUA

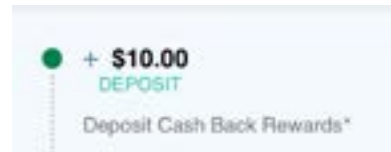


**EXPEDITION**  
CREDIT UNION

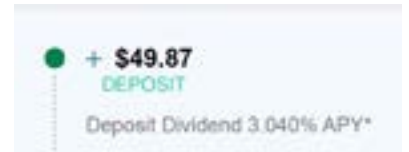
1270 Northland Dr.  
Suite 350  
Mendota Heights, MN 55120

## Your checking history looks better with Rewards.

Free Cash Back Checking



Free High Yield Checking



\*Qualifications and limitations apply. APY = Annual Percentage Rate.



**Plus, get a \$200 opening Bonus!\***

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

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

\*Receive a \$200 Bonus upon opening a new Rewards Checking Account (either Cash Back Checking or High Yield Checking) through December 31, 2024. 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.

The  
**LANTERN**  
Expedition's Quarterly Newsletter