

The LANTERN

The Fall Season is the Best Time to Review Your Finances

Here's Why

Summer's winding down, the kids are back in school, the holidays are already lurking, and you have no idea how many subscriptions are quietly draining your wallet for the past year. If you feel overwhelmed during this time of year- you are not alone. The transition from summer to fall marks a natural transition, often with extra expenses and little time to think about it.

Review Your Budgets Creating seasonal budgets can allow your finances to become flexible with the changing seasons and holidays. Consider putting a little extra aside during early fall so that you have some funds to absorb seasonal costs.

Unsubscribe & Unburden Subscriptions can often be a silent killer- especially if you don't even realize you have a subscription. Take time to review all of the subscriptions you pay for monthly and annually. There are free apps you can download that can analyze the unused subscriptions and remind you of upcoming payments.

50-30-20 Rule A useful tip for saving money is the 50-30-20 rule. With each deposit you receive, allocate 50% toward your needs, 30% toward wants, and 20% toward savings. Automating payments can tremendously help to keep up with this rule.



Refer a Friend & Get Up to \$100* Each!

Two Ways to Earn:

- Open a Free Rewards Checking & qualify in the first 90 days¹
- Open a loan of \$10,000 or more within 90 days of membership opening date²



Tradition Mortgage

Free Course for First-Time Buyers

Get \$300 Off Closing Costs! We get it- buying a home can be stressful, especially if you don't know where to start. With Tradition Home Advantage, first-time buyers can complete a **FREE educational course** curated specifically for first-time buyers. If a member completes the course and sends the certification back to Tradition Mortgage, they will receive a \$300 credit toward closing costs! This course will allow first-time buyers feel more comfortable with the homebuying process before during, and after buying their home.

Tradition Mortgage Contact

952-252-4654
expedition@traditionllc.com
NMLS #286998

Scan the QR code to access Tradition Mortgage Advantage free Course!



Tell Your Loan to Take a Hike!

With the holidays around the corner, skipping a payment could ease your mind and your wallet. **See if you qualify for Skip-a-Pay today!**

Apple Valley

14989 Florence Trail
Apple Valley, MN 55124

Coon Rapids

11599 Robinson Dr. NW
Coon Rapids, MN 55433

Woodbury

1605 Queens Dr. # 101
Woodbury, MN 55125

Nationwide

You have access to 5,000+ Shared
Branch locations!
expeditioncu.com/shared-branching

expeditioncu.com

651.264.0669

1.800.229.2848



Events & Closures

Monday, October 13

Closed - **Indigenous Peoples' Day**

Tuesday, November 11

Closed - **Veterans Day**

Thursday, November 27

Closed - **Thanksgiving**

Wednesday, December 24

8:30am-12:00pm - **Christmas Eve**

Thursday, December 25

Closed - **Christmas**

Wednesday, December 31

8:30am-4:00pm - **New Year's Eve**

Thursday, January 1

Closed- **New Year's Day**

Monday, January 19

Closed- **MLK Jr. Day**



Insured by NCUA

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

The
LANTERN
Expedition's Seasonal Newsletter

EXPEDITION
CREDIT UNION

1270 Northland Dr. Suite
350 Mendota Heights, MN
55120



Maximizing Fall Activities Without Maxing Your Cards

Pumpkin Patches & Apple Orchards

Fall in Minnesota means crisp air, colorful leaves and plenty of pumpkin patches and apple orchards to explore—many with free admission! Across the Twin Cities and Greater Minnesota, you'll find spots offering hayrides, corn mazes, tasty treats, corn pits, and more. In New Prague, MN, Barten Pumpkins is a family favorite with no admission fee and plenty for kids to enjoy. Wander the pumpkin walk, play in the nature park or basketball area, visit the story corner, and snap photos at charming fall-themed spots. Another must-visit is Pine Tree Apple Orchard in Dellwood, MN. Stroll their newly expanded orchard path, pick pumpkins, and watch workers sort fresh apples in their salesroom—where you can also browse a variety of seasonal goodies. For a small extra cost, you can hop on a hayride or tackle their corn maze.



We Are On Social Media! Follow Along!

Scan the QR Code Follow our accounts across
social media for content on financial education
and silly trends!



Scholarship Winners of 2025 Annual Academic Scholarship program

Please join us in congratulating this year's Academic Scholarship Program recipients. We are proud to recognize their hard work, dedication, and commitment to furthering their education. Sarah Hubler was awarded the Educator Scholarship in the amount of \$2,000, and Mallory Moseman received the Education Major Scholarship totaling \$1,500. Additionally, Nora DeVries, Nicholas Lund, and Tavin Vang were each awarded the High School Scholarship in the amount of \$1,000. We commend these outstanding students for their academic achievements and wish them continued success as they pursue their educational goals.

Since its debut 27 years ago by Expedition Credit Union, the Scholarship Award Program has awarded over 90 recipients a more than \$125,500. The Scholarship Program is open to Expedition Credit Union members, their families and those pursuing degrees in education.

*New Member cannot have a Membership Share at Expedition Credit Union in the last 12 months. Membership eligibility required. Bonus(es) will be deposited to the referring Expedition Credit Union Member's and the new Member's Membership Share at the end of the month in which the requirements are met. Bonus amounts are subject to state & federal tax requirements. Offer subject to change or end at any time. 1 Checking Referral Bonus: A \$5 minimum deposit required to open a Membership Share and an additional \$5 opening deposit required to open a Reward Checking. To qualify for the \$50 bonus, New Member must qualify for the Monthly Rewards at least one time in the first 90 days. To qualify for Monthly Rewards, simply enroll in eDocuments and have 12 debit/credit card transactions post to the account during the monthly statement cycle. Qualifications and limitations apply for Monthly Rewards. 2 Loan Referral Bonus: A \$5 minimum deposit required to open a Membership Share. Loans are subject to credit approval. To qualify for the \$50 bonus, loan must be closed within 90 days of Membership Share opening and loan amount must be \$10,000 or more. Limit 1 Loan Referral Bonus per new member & excludes personal lines of credit and credit cards.