

# The LANTERN



**Spring Cleaning!** Give your finances a refresh and your wallet a fresh start.

**Revisit Your Budgets** Check if your current spending still matches your priorities.

- Adjust categories that have changed (groceries, gas, entertainment)
- Set updated savings goals for the rest of the year

**Check Your Credit Report** Spring is a great reminder to check your credit for errors or unfamiliar accounts.

Look for:

- Incorrect balances
- Accounts you don't recognize
- Outdated information

**Refresh Your Savings Plan & Goals** Take a moment to review your savings and see if you can increase your automatic contributions—even just a little. Spring is also a great time to reset and set a new financial goal, such as:

- Paying down a credit card
- Saving for a vacation
- Building a bigger emergency fund



**TRADITION**  
MORTGAGE

## Get Up to \$300 Cash Back on Your Auto and Recreational Loan!

- Whether you are considering new, used, or want to refinance, **get up to \$300 cash back<sup>1</sup>** on your auto or recreational loan
- Get an **additional .25%<sup>2</sup>** rate discount when you set up automatic payments!

[Learn More](#)



## Tradition Mortgage

No Downpayment? No Problem!

Yes - really.

Through our Tradition Community Assistance program and our Expedition Credit Union partnership, **eligible homebuyers can receive up to \$25,000 in down payment assistance, structured as a second mortgage at a fixed 2.99% interest rate (3.081% APR).**

That means your upfront cash requirement could be dramatically reduced - and in some cases, eliminated - making homeownership possible sooner than you think.

Contact us today for a **free** personalized review and find out if you qualify - we're here to answer your questions every step of the way.

**Tradition Mortgage Contact**

**952-252-4654**

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

**[www.expeditionhomeloans.com](http://www.expeditionhomeloans.com)**

Credit extended by Tradition Community Assistance, a registered 501C3 non-profit organization. Qualifying restrictions apply based on income and location. See loan officer for further details. Criteria and eligibility subject to change at any time without advance notice. All loan applications subject to credit approval. Rate current as of 1/20/2026. Rate subject to change at any time. Tradition Community Assistance down payment and closing cost loan is only eligible in conjunction with a first mortgage loan for a primary residence purchase with Tradition Mortgage, LLC. First time homebuyer is not having ownership in any residential property in last 3 years. APR stands for Annual Percentage Rate. Tradition Mortgage NMLS #286998 | Tradition Community Assistance NMLS #2511036

## Tell Your Loan to Take a Hike!

Give your wallet a break and skip the loan payment this month.

**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](http://expeditioncu.com/shared-branching)

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

651.264.0669

1.800.229.2848



## Events & Closures

**Monday, May 25**

Closed - [Memorial Day](#)

**Friday, June 19**

Closed - [Juneteenth](#)

**Monday, September 7**

Closed - [Labor Day](#)

**Monday, October 12**

Closed - [Indigenous Peoples' Day](#)

**Wednesday, November 11**

Closed - [Veterans' Day](#)

**Thursday, November 26**

Closed - [Thanksgiving](#)



[ExpeditionCU.com/offer](http://ExpeditionCU.com/offer)



**EXPEDITION**  
CREDIT UNION

1270 Northland Dr. Suite  
350 Mendota Heights, MN  
55120



## Spring Activities

That won't drain  
your wallet

## Minneapolis Sculpture Garden and Waterfalls

While spring in Minnesota often brings puddles and overcast skies, the bright, sunlit days feel too precious to waste indoors.

Explore the artistic charm of the [Minneapolis Sculpture Garden](#), where creativity meets open skies. Stretch your legs along the scenic trails surrounding [Minnehaha Falls](#) and soak in the rushing waterfalls. If adventure calls, make the drive to [Gooseberry Falls State Park](#) for sweeping, picture-perfect North Shore views.



## Want to Upgrade the House This Spring?



Apply now and get up to \$500<sup>3</sup> off closing costs  
on a Home Equity Loan or Line of Credit!

[Learn More](#)

[Apply Now!](#)



**Motoprimo** is Minnesota's Premier  
Powersports Destination located  
right off I-35 in Lakeville, MN.



Carrying a massive selection of Motorcycles, ATVs, Side-by-Sides, and Snowmobiles by Polaris, Indian Motorcycle, Honda, Yamaha, Triumph, and Royal Enfield, Motoprimo is also a full-service dealer offering sales, expert service, and a huge selection of gear and accessories.



**Rapid Marine** is a family-owned  
and operated boat dealership  
serving boating and fishing families  
across MN and western WI.



Rapid Marine specializes in both new and pre-owned boats, carefully selected to meet the needs of anglers, families, and recreational boaters. Our lineup includes: Lund® Fishing Boats, Crestliner® Fishing Boats, Ranger® Fiberglass Fishing Boats, Four Winns® Runabouts & Deck Boats, Berkshire® Pontoons, AND Harris® Pontoons. Beyond sales Rapid Marine also has a full-service department with parts and accessories along with being an authorized dealer for Mercury® and Yamaha® outboard engines.

<sup>1</sup>Offer valid 3/25/2026 through 8/31/2026 on new, previously owned or financed auto and recreation loans. Loans subject to credit approval. Minimum loan amount is \$10,000. Maximum cash back is \$300. Cash back will be paid at loan closing. If loan is paid off within three (3) months, cash back offer may be forfeited and must be repaid to Expedition Credit Union. Refinanced loans cannot be current Expedition Credit Union accounts. Indirect loans financed through a dealership relationship are not eligible.

<sup>2</sup>APR is Annual Percentage Rate. Rates are subject to change without notice.

Rates are based upon credit history and other factors so your actual rate may differ. Please contact a loan officer for details on how your rate and term is determined.

You can receive a .25% rate discount with automatic payments.

<sup>3</sup>Home Equity Lines of Credit (HELOC) loans have a variable Annual Percentage Rate (APR). Offer valid 4/1/2026 through 8/31/2026. The rate you receive is based on the applicant's credit, repayment history, and property loan-to-value. Closing cost range is usually \$150 - \$1,000. Annual fee is \$50. Maximum APR is 18%. Closing cost offer is available on Home Equity Loans or HELOC only; up to \$500 maximum to be paid by the credit union. To receive the closing cost offer: For HELOCs, the credit line must be \$15,000 minimum with a \$150,000 maximum & minimum of \$5,000 must be disbursed upon closing; For Home Equity Loans, the minimum loan amount is \$15,000. Property must be located in Minnesota and property insurance is required. Qualifications apply. NMLS# 719252.



Insured by NCUA

The  
**LANTERN**

Expedition's Seasonal Newsletter