

Blaze Bulletin

A Quarterly Publication for the Members of **Blaze Credit Union** | Summer 2025

From the desk of Dan Stoltz

At Blaze, we are always seeking opportunities to fulfill our Core Purpose of creating Better Lives for our members. One of the significant ways we do this is through our Core Action to Give Back, which allows us to make a meaningful difference in the communities we serve. I am proud to share a powerful recent example of this impact.

Blaze has teamed up with the Federal Home Loan Bank (FHLB) Des Moines to distribute a total of **\$1 Million** in donations to 33 Minnesota nonprofits. These funds will support vital work in affordable housing and community development.

This opportunity for Blaze partners was made possible through the FHLB Des Moines Member Impact Fund, which matched up to \$3 for every \$1 Blaze donated to the recipient nonprofits. Funds are designated to support the capacity-building or working capital necessary for these organizations to strengthen their ability to serve affordable housing or community development needs in Minnesota communities.

The recipient organizations are each longtime Blaze partners, working to improve lives and strengthen communities across the state. These grants will support projects ranging from housing support for veterans to library renovations, and everything in between.

Life is about giving, and that's what this partnership with the FHLB Des Moines has allowed us to do. **\$1 Million** is going to make an incredible impact in our communities, and we are so excited to lean into our Core Action to Give Back in this way.



The nonprofits receiving Member Impact Fund dollars are:

American Cancer Society Minnesota	Minnesota Assistance Council for Veterans
The Amherst H. Wilder Foundation	Minnesota Twins Community Fund
The Bond Between	Neighborhood House
Boys and Girls Clubs Twin Cities	Newgate School
Bridging	Opportunity Partners
Clare Housing	Reading Partners Minnesota
Community Action Partnership of Hennepin County	Regions Hospital Foundation
Community Thread	Salvation Army Northern Division
Cookie Cart	Small Sums
DARTS	Spare Key
Every Meal	St. Paul Festival & Heritage Foundation
Friends of the St. Paul Library	Twin Cities Habitat for Humanity
Habitat for Humanity of Minnesota	Union Gospel Mission
Highland Friendship Club	University of MN Foundation - Bell Museum
Hope 4 Youth	Urban Roots
Merrick Community Services	Vail Communities
Minnesota Adult and Teen Challenge	





Protecting Your Online Accounts: Password Safety Tips

Your passwords are the digital keys to your personal and professional life—just like the keys to your home, they must be kept secure. Reusing or choosing weak passwords is comparable to leaving your house key in a public place with your address attached.

In today's digital world, the average person manages dozens of online accounts, making password management a challenge. Compounding this issue, cybercriminals often target stolen usernames and passwords from data breaches to gain unauthorized access to sensitive information.

Follow these best practices to strengthen your password security:

- **Use strong passwords.** Create passwords that are at least 12 characters long.
- **Keep them unique.** Never reuse passwords across different accounts.
- **Opt for complexity.** Use random characters or consider secure passphrases.
- **Use a password manager.** Choose a reputable password manager to securely store your credentials—protected by a strong master password.

For more detailed guidance on staying secure online, visit the Cybersecurity & Infrastructure Security Agency (CISA) at www.cisa.gov.



Des Coons, AVP Relationship & Service Experience (left) and Rachael Carlson, Assistant Branch Leader (right) with scholarship recipient Lylla Wraa.



\$100,000 in Foundation Scholarships Awarded

The Blaze Foundation believes in the power of education to transform lives and communities. In support of this belief, the Foundation has awarded 40 scholarships, for a total of \$100,000, to scholars pursuing their educational aspirations. The Blaze Foundation Board selected the 2025 scholarship recipients based on academic performance, school activities, community involvement, need, and an essay answering the question, "If you could design a program to improve financial literacy in your community, what would it include and why?"

Congratulations to the recipients and best of luck in your future endeavors! For more information on the Blaze Foundation, visit blazecu.com/foundation

Call for Candidates

Blaze Credit Union is a member-owned financial cooperative, governed by a volunteer board of directors. **As a member of Blaze, you can become a candidate for the board of directors and be part of Blaze's leadership.**

What does it take to be on the board? An interest in Blaze's activities, the ability to volunteer five-plus hours per month, familiarity with income and balance sheet figures, and dedication to Blaze members. More information on board qualifications can be found at blazecu.com/board. If you don't have access to the Internet, please contact Mai Yang at 651.641.2141 for a printed copy. If you would like to exercise your right as a member of Blaze to seek a position with the board of directors, please contact Mai at the phone number above, or send an email to mai.yang@blazecu.com, to express your interest by Friday, August 1, 2025.



Upcoming Events

WEDNESDAYS

Summertime by George, St. Cloud:
Wednesday evenings through
August 13

JULY 2

Music in Plymouth

JULY 4

Keewatin & Nashwauk Parades

JULY 8

Blaze Night at CHS Field

JULY 13

Early Ford V8 Car Show

JULY 19

Blaze Night at the Rox

JULY 20

Stillwater Lumberjack Days Parade

JULY 21-27

3M Open at TPC Twin Cities

JULY 24

Starlight Cinema



Confident Planning Begins with a Meeting



Schedule your complimentary financial review!

BlazeSM

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blazecu.com/investments | 651.641.2298

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The Star Tribune Readers' Choice Award program awards one gold, silver, and bronze winner per category decided by popular online vote. Published August 2024. Visit <https://www.minnesotasbest.com/about-minnesotas-best.html> for more information.

Did You Know? Shared Branching



Did you know your credit union goes wherever you go? Thanks to Shared Branching, you can access your account at thousands of participating credit union locations across the country, just like you would at a Blaze branch.

What is Shared Branching?

Shared Branching is a national cooperative network that allows members of participating credit unions, like Blaze, to conduct a range of transactions at other credit union branches within the network. This expanded network makes it even easier for you to access your accounts, no matter where the road of life takes you.

What Can I Do at a Shared Branch?

Make deposits, withdrawals, loan payments, and transfers between your accounts. Cash advances, money orders, travelers checks, and official checks may also be available. To make sure the service you need is offered, you can contact the credit union you plan to visit for more information. To find a Shared Branch location near you, visit co-opcreditunions.org/locator.

How Do I Use a Shared Branch?

To access your account at a shared branch, let the representative know you are a Blaze member. For locations in Minnesota, you will need to provide your member number and a valid government-issued photo ID. When using a location outside Minnesota, you will be asked to provide a verification code from IDCheck.

What is IDCheck?

IDCheck is a new tool designed to enhance security and streamline identity verification for Shared Branching transactions. It helps participating credit unions validate guest members' identities and reduce the risk of potential fraud. To set up your IDCheck Verification, visit verify.coop.org. To complete the process and receive your code, you will need your member number, the last four digits of your Social Security Number, a photo of the front and back of your government-issued photo ID, and a selfie for identity verification. This information will be stored securely for future transactions.

JULY 26

Mora Parade

AUGUST 2

Ogilvie Parade

AUGUST 2

Pine City Parade

AUGUST 7

Starlight Cinema

AUGUST 9

Blaze Night at Ogilvie Raceway

AUGUST 13

Taste of Elk River

AUGUST 16

MN United Lawn Layover

SEPTEMBER 14

10,000 Lakes Concours d'Elegance



PROUD PARTNERS - BLAZE and 3M OPEN | JULY 21-27, 2025

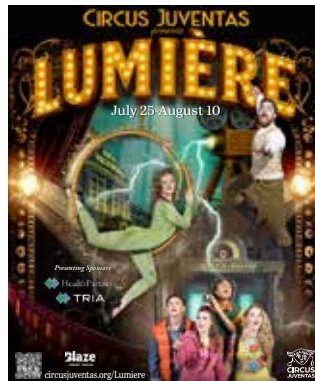
Held at TPC Twin Cities in Blaine, the 3M Open is an official PGA Tour stop and part of the FedEx Cup series. Known as "Golf that Matters," the 3M Open brings the world's best golfers to the Twin Cities while benefiting our local communities through the 3M Open Fund.

Since 2005, Blaze has partnered with the 3M Open to better lives in communities where we live, work, and learn. We are proud to support golf that matters. Don't miss Blaze Championship Sunday on July 27, with special Blaze branding throughout the course, and photo opportunities with Archie. Enjoy the competition from the Blaze Retirement & Investment Grandstand on the 18th hole!

Enjoy discounted tickets as a Blaze member. Visit blazecu.com/3MOpen for details.

Funds Availability Policy Changes

Due to regulatory changes, beginning on July 1, 2025, we are increasing the amount we make available for withdrawal from checks deposited not subject to the next day availability from \$225 to \$275. In addition, the amount available for withdrawal on exception holds for large deposits, increases from \$5,525 to \$6,725.



Blaze is a proud partner of Circus Juventas. Visit cjshows.org/Lumiere to learn more about their summer show and to purchase tickets.

BLAZE LOCATIONS

Blaine

10 Northtown Drive NE
Blaine, MN 55434

Coon Rapids

3380 Northdale Boulevard NW
Coon Rapids, MN 55448

Eagan

1251 Town Centre Drive
Eagan, MN 55123

Eden Prairie

8577 Columbine Road
Eden Prairie, MN 55344

Elk River

17035 Yale Court NW
Elk River, MN 55330

Golden Valley

6450 Wayzata Boulevard
Golden Valley, MN 55426

Isle

390 Isle Street W
Isle, MN 56342

Keewatin

112 East 3rd Avenue
Keewatin, MN 55753

Maple Grove

9580 Blackoaks Lane N
Maple Grove, MN 55311

Milaca

400 3rd Avenue SW
Milaca, MN 56353

Minneapolis North

3117 University Avenue SE
Minneapolis, MN 55414

Minneapolis South

5025 E 54th Street
Minneapolis, MN 55417

Mora

112 South Lake Street
Mora, MN 55051

Ogilvie

200 West Highway 23
Ogilvie, MN 56358

Pine City

900 Main Street S
Pine City, MN 55063

Plymouth

10000 Rockford Road
Plymouth, MN 55442

Princeton

602 Tiger Boulevard
Princeton, MN 55371

Roseville North

2465 Fairview Avenue N
Roseville, MN 55113

Roseville South

1880 Perimeter Drive
Roseville, MN 55113

St. Cloud

3951 Division Street
St. Cloud, MN 56301

St. Michael Cub

900 Central Avenue E
St. Michael, MN 55376

St. Paul

111 Empire Drive
St Paul, MN 55103

St. Paul West

2700 W Territorial Road
St. Paul, MN 55114
Only available for HBI employees.

Stillwater Cub

1801 Market Drive
Stillwater, MN 55082

Vadnais Heights

940 Co Road E East
Vadnais Heights, MN 55127

Waseca

105 15th Ave NE
Waseca, MN 56093

Woodbury East

195 Radio Drive
Woodbury, MN 55125

Woodbury West

1570 Woodlane Drive
Woodbury, MN 55125

Find more branch-specific information at blazecu.com/locations



All Blaze locations will be closed **Friday, July 4** (Independence Day);
Monday, September 1 (Labor Day); and **Monday, October 13** (Indigenous Peoples Day).



blazecu.com

651.215.3500

888.347.7473



Insured
by NCUA

Please direct all correspondence
and loan payments to:

P.O. Box 130670
Roseville, MN 55113



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