



Dear Members:

As I write this spring newsletter our communities are experiencing great change and many challenges. COVID-19 (coronavirus) has affected everyone in our communities one way or another. Our commitment to providing exceptional service to our members remains resolute. Our commitment to providing our employees rewarding employment with opportunities for advancement and greater responsibilities is unwavering. Our commitment to supporting our communities during these challenging times is stronger than ever.

Accentra Credit Union is recognized as an 'essential' business and therefore will remain open to meet your financial needs. Access to your funds are available 24 hours a day through our online banking channel or through our mobile banking app. Additionally our network of ATM's provide our members with a quick and easy way to access your money. Our lobbies may be closed during the COVID-19 situation, but our drive-up facilities are fully staffed to meet your needs. Furthermore, our call center is fully staffed so you may call us and receive the expert and friendly service you have grown accustomed to.

At Accentra we are concerned for your financial health, but we are also concerned for your physical wellbeing. We are working diligently to ensure we are utilizing the most effective health procedures during the COVID-19 pandemic. We are focused on practices that protect our employees while providing our members with the services they need.

We are here to help our members and employees navigate these challenging times. We are offering special programs and services that are designed to assist our members financially in these uncertain financial times. Call our offices if COVID-19 has generated issues in your financial life that are causing you to struggle. It is our goal to partner with you and help bring some stability and peace back to your life.

As a community-based not-for-profit financial organization, Accentra Credit Union exists to improve the financial lives of our members, knowing that improving someone's financial circumstances can have a profound effect on their entire life. Accentra Credit Union wishes you safety, prosperity and health.

**ANNUAL MEETING
RESCHEDULED**

been rescheduled. The meeting will now be held on **Wednesday, June 24, 2020 at 5:00 p.m. in the Austin branch lobby.**

This will be a business meeting only.

The agenda will be as follows:

1. Call to order.
2. Declaration of a Quorum.
3. Approval of the previous Annual Meeting minutes.
4. Receive the reports of the Board Chair, President, Credit Manager, and Supervisory Committee.
5. New Business - Act upon the hourly compensation wage for Board and Committee Members when they attend Credit Union meetings.
6. Adjournment.



Helping Others in a Time of Need

To help our neighbors Accentra will be making donations to the Salvation Army Food Shelves in Austin and Albert Lea. The need for meals and groceries has increased significantly due to the COVID-19 crisis.

If you're in a position to give you can visit [here](#) to make a donation of your own. We're all in this together!

Credit Union Advocate Receives National Recognition

In February, Mahlon 'Lon' Krueger was inducted into the 2020 Credit Union House Hall of Leaders in Washington D.C. Inductees exemplify the "people helping people" philosophy and have demonstrated a commitment to inspiring others in the credit union movement.

Lon Krueger began his career with Accentra Credit Union in March of 1977. He quickly moved up through the accounting department to become the CFO.

In December of 1987, Lon was named the President/CEO and led the credit union through much success until his retirement in April 2008. Over the course of his tenure, Lon's vision and leadership saw the credit union grow from \$44 million in total assets to \$100 million.

During his career, Lon was active in the credit union industry on a state and national level, including his leadership on the Minnesota Credit Union Network's Political Involvement Committee. His passion for credit unions was evident in everything that he did. Lon was not only a leader in his community, he inspired credit unions throughout southern Minnesota to actively embody the credit union philosophy of "people helping people."



Paint the Town Pink Fundraising

Thank you for participating in our Paint the Town Pink fundraising campaign. With contributions from our staff and members, we raised over \$1,000. By donating to the bake sale, popcorn days, casual dress days, and basket raffle; we brought in \$1,079.21.

In addition, our team "Aces Wild for Accentra" participated in the Plunging for Pink event at East Side Lake. They brought in \$575, with donations coming from Accentra staff, online contributions and the collection bowls in our branches. All money raised went to the Hormel Institute.

Thank you for supporting research to further understand, prevent and control many types of cancers.

Making Plans For Retirement? I can help.



Jay R. Braaten, ChFC®
Financial Advisor

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www.accentrainvestmentservices.com

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Jay Braaten, Representative, Accentra Investment Services and Securities America are separate entities.
Not FDIC Insured. Not A Deposit. Not Insured By Any Federal Government Agency.
No Bank or Credit Union Guarantee. May Lose Value.

Accentra Credit Union
400 4th Ave NE
Austin, MN 55912
800-533-0448

Important Changes to Your Account Terms

Effective July 1, 2020 your Funds Availability Policy is amended to change the following dollar amounts as follows:

Next day availability for cash and check deposits: The minimum amount of deposited funds made available on the first business day after the date of deposit is increasing to \$225 (up from \$200).

Cash withdrawal limitation: A total of \$450 of other funds becoming available on a given day is available for withdrawal in cash at or after time no later than 5:00 p.m. that day (up from \$400).

Exception Amounts: The exception amounts for New Accounts, Large Deposits and Repeated Overdrafts will now be \$5,525 (up from \$5,000).

All other terms and conditions of your Funds Availability Policy remain unchanged and in full force and effect.

Holiday Closings

Memorial Day - Monday, May 25th

Independence Day - Friday, July 3rd and Saturday, July 4th

Address Change Request

Date of Change: _____

Account Number: _____

Name: _____

Signature: _____

New Address: _____

Email Address: _____

Work Phone: _____ Cell Phone: _____

We cannot accept copies of this form that are sent online or faxed. We can only accept original, signed Change of Address forms.

Accentra Credit Union

Austin

400 4th Avenue NE, PO Box 657
Austin, MN 55912

(507) 433-1829 or (800) 533-0448
Fax: (507) 434-3300

Lobby Hours

Monday - Friday: 8:30am to 5:00pm

Drive Up

Monday - Friday: 7:30am to 5:30pm
Saturday: 8:00am to 12:00pm

Albert Lea

1619 Blake Avenue
Albert Lea, MN 56007

(507) 373-6500
Fax: (507) 373-6555

Lobby Hours

Monday - Friday: 8:00am to 5:00pm
Saturday: 8:00am to 12:00pm

Drive Up

Monday - Friday: 8:00am to 5:00pm

ATM Locations

Accentra CU Austin
400 4th Ave NE

Accentra CU Albert Lea
1619 Blake Ave

Hormel Corporate
Office North

Austin Hormel
Plant

Call-24

(507) 434-3310 or
(888) 564-7207

Email

ask@accentracu.org

VISA

Account information or
24-hour emergency number
for lost or stolen cards:
888-776-8615



Federally Insured by NCUA