RED WING CREDIT UNION

QUARTERLY FOCUS

ANNUAL CREDIT UNION SCHOLARSHIPS

Red Wing Credit Union is pleased to announce we will be awarding two $1,000 tuition scholarships to our membership. We also offer the Rhonda Schultz Memorial Scholarship for $2,500. Those interested in applying need to complete the application available on our website, www.redwingcu.com. Please complete the application which includes a five-hundred-word essay that answers the following question:

Community service is an integral part of credit unions. If you are awarded this scholarship, how do you plan to use your education to build better lives in your community?

apply here!

The deadline to apply is May 1st, 2026. Scholarship winners will be announced in the next edition of this newsletter and on our website.

The qualifications for these scholarships are: the recipients must be a member of the credit union, a 2026 graduating senior in high school, and maintain a 3.00 grade point average in their first term at an accredited, post high school institution of higher education.

CHAMBER BUSINESS *of the* YEAR

The Red Wing Chamber of Commerce held their Annual Meeting and Awards Recognition on January 29th, 2026. Awards were presented to local businesses recognizing their exceptional performance in the community and Red Wing Credit Union was selected as Business of the Year in the Professional Services category.

Red Wing Credit Union President, Aaron DeJong, recognizes the significance of winning this award for the tenth consecutive year. “It’s always special to be recognized, and we want to thank those who voted for us. It is a good reminder that the work we put in throughout the year is being observed or recognized by others.” Aaron went on to add, “I think what really sets us apart is that we are local. Our decisions are local. The people that you talk to actually live here and raise kids in this community. We also have a good balance of the products and services that you need. We have the digital solutions that today’s world requires, but it’s always backed up by a person.”

651-388-7133
3303 North Service Drive • Red Wing
www.redwingcu.com

EQUAL HOUSING OPPORTUNITY

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

GET CLEAR ANSWERS TO YOUR MEDICARE QUESTIONS

In 2024, Red Wing Credit Union partnered with a team of TruLync Medicare Advisors to provide our members with a helpful resource. When it comes to Medicare, one size doesn't fit all. What works for your neighbor may not be the best fit for you. Our TruLync Advisors are licensed sales agents ready to help you understand your needs, explain your options when it comes to Medicare, and make the process as simple as possible to understand.

To get your questions answered or just learn more, please check out the info page on our website: www.redwingcu.com/medicare, or call TruLync Medicare Advisors at 800-477-0764 (TTY 711).

UPCOMING 2026 SESSIONS

IN-PERSON AT RWCU

TUESDAY, MAY 19 - 5 PM
WEDNESDAY, JULY 15 - 5 PM
TUESDAY, SEPTEMBER 15 - 5 PM

ONLINE WEBINARS

2ND THURSDAY MONTHLY
LAST MONDAY MONTHLY

To register for an info session, call us at 651-388-7133 or visit our website at www.redwingcu.com/medicare.

By calling this number, you agree to speak with an independent health insurance agent about Medicare insurance products. We are not affiliated with Medicare or any government agency. We do not offer every plan available in your area. Currently we represent 8 organizations which offer 61 products. Please contact Medicare.gov or 1-800-MEDICARE, or your local State Health Insurance Program to get information on all your options. This is an advertisement.

Welcome TO THE RWCU TEAM

KALEY APENHORST

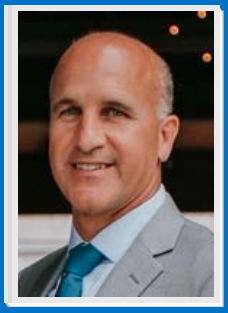
Please help us welcome Kaley Apenhorst to our Financial Service Representative team. Kaley grew up in Red Wing and graduated from Red Wing High School in 2025. She is currently enrolled full-time at Minnesota State College Southeast for Business Administration. Kaley interned here at the credit union in the spring of her senior year and officially joined our team in September. In her free time, she enjoys spending time on the lake, hanging out with family and friends, racing, and spending time with her puppy.

HEIDI ECKLUND

We are excited to announce the addition of Heidi Ecklund to our team as a Fraud and Card Support Specialist. Heidi comes to us with 10+ years of experience in the finance industry. She is excited about joining our credit union family and is looking forward to getting to know new people. In her free time, Heidi enjoys spending time with her family and friends, hiking, biking, and spending time on the lake.

INVESTMENT CORNER

by Rich Douglas



SEPARATING THE SIGNAL *FROM THE NOISE*

WHAT KIND OF ROLE CAN A FINANCIAL PROFESSIONAL PLAY FOR AN INVESTOR?

The answer: an important one. While the value of such a relationship is hard to quantify, the intangible benefits may be long-lasting.

There are certain investors who turn to a financial professional with one goal in mind: the "alpha" objective of beating the market. But even Wall Street's brightest money managers can come up short.

At some point, these investors realize that their financial professional has no control over what happens in the financial markets. They come to understand the real value of the relationship, which is about *strategy, coaching,* and *understanding*.

A financial professional can provide guidance about today's financial climate, determine objectives, and assess progress toward those goals. Alone, an investor may find it difficult to do any of these tasks. Moreover, an investor may make self-defeating decisions. Today's steady stream of information can prompt emotional behavior and may lead to blunders.

NO INVESTOR IS INFALLIBLE.

Investors can feel that way during a great year when every decision seems to work out well. But overconfidence may set in, and the reality that the markets have challenging years can be forgotten.

A FINANCIAL PROFESSIONAL CAN HELP AN INVESTOR COMMIT TO STAYING ON TRACK.

Through subtle or overt coaching, the investor can learn to take short-term market volatility in stride and focus on the long term. A strategy is put in place based on the investor's goals, risk tolerance, and time horizon.

As the investor-professional relationship unfolds, the investor begins to notice the intangible ways the professional provides value. The professional may help explain the subtleties of investment trends and how potential risk often relates to potential reward.

Perhaps most importantly, the professional helps the client get past the "noise" and "buzz" of the financial markets to see what is really important to their financial life.

The investor gains a new level of understanding, a context for all the investing and saving. The effort to build wealth and retire well is not merely focused on success but also significance.

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"These are the opinions of Rich Douglas and not necessarily those of Cambridge, are for informational purposes only, and should not be construed or acted upon as individualized investment advice. Diversification and asset allocation strategies do not assure profit or protect against loss. Indices mentioned are unmanaged and cannot be invested into directly. Past performance is not a guarantee of future results."

ONLINE OR MOBILE, FINANCIAL FITNESS IS AT YOUR FINGERTIPS

Looking to improve your financial fitness? Get into tip-top financial shape with the assistance of our convenient and secure money management products available both online and in our mobile banking app. With just a few clicks or taps, easily track, manage and send money in ways that will help you reach your money goals.

Manage digital payments
Set up electronic payments or receive paperless statements; set up recurring payments or send a same-day payment.

Manage your cards digitally
Set up and control your cards digitally and manage spending across multiple cards online or within our mobile banking app.

Make a new transfer
Move money to your primary bank account from any financial institution.

Send money with Zelle
A fast and easy way to send money to those you trust, all from your online banking account or mobile app.

Enroll in mobile banking
Access your account from anywhere, anytime and from our mobile banking app.

ANNUAL MEETING
LAST CHANCE TO REGISTER!

Reserve your seat today and attend our Annual Meeting! RSVP to **651-388-7133** or visit www.redwingcu.com/annual-meeting-registration/

TUESDAY, APRIL 14, 2026
6:30 PM
SUMMIT ROOM - ST. JAMES HOTEL

spring & summer HOLIDAY CLOSINGS

Red Wing Credit Union will be closed to commemorate the following holidays:

Memorial Day.....Saturday, May 23
& Monday, May 25

Independence Day.....Saturday, July 4

Remember, you can access your credit union accounts 24/7 via www.redwingcu.com, Touch Tone Teller (877-388-5349), and our mobile banking app. You can also obtain cash with an ATM or check card. Come to the office and talk to a member service representative about these free services.

TRAVEL NOTIFICATIONS

With spring breaks and the beginning of summer quickly approaching, many are looking forward to traveling and vacation time away! When you notify us about your travel plans, your RWCU issued debit and credit cards are monitored for potential fraud. It allows us to process legitimate transactions without flagging them as suspicious. These notifications pertain to both domestic and international travel.

Give us a call at 651-388-7133 or stop into the office – all we need is your destination location and the start and end dates of your trip. You can even use the 'Manage Travel Plans' within your RWCU online banking or mobile banking app, found by selecting 'Cards'. Be safe and enjoy!