MESSAGE FROM PRESIDENT/CEO, DAVE LARSON
Enhancements underway to improve experience for members AND employees.

“How can we get better today?”

This is a question I ask constantly. I ask it of myself. I ask it of our employees. I challenge them to ask it of one another. Because I firmly believe that no matter how well you perform or how well you handle any situation – in work or in parenting or in life – there’s always opportunity to learn and grow and improve.

Since 2013, I have had the privilege of leading this organization. In that time, our leaders and staff have rallied around this challenge and have made substantial improvements to the foundation of Affinity Plus.

Over the course of the next few years, we will be tackling several new opportunities to move Affinity Plus forward – for the benefit of both our members and our employees. We are making significant investments in several of our systems to increase efficiency, offer new functionality and improve the member experience.

Affinity Plus – like all financial institutions – is experiencing a significant increase in online banking and mobile-app usage. Our members are showing us that they want to bank on their own time, and they want a convenient, intuitive platform. Work is underway to upgrade our online and mobile banking systems! We are listening to your feedback and incorporating exciting new features, some of which are highlighted on the next page. Watch for additional information toward the end of the year as we make significant upgrades to improve the digital member experience.

We are also undertaking a major initiative to convert our core operating system. This is the credit union’s main system – the engine that processes all member transactions. Because our credit union has grown in size and sophistication over the years, we want a more robust platform to ensure that employees and members have the best technology available. The change to our core is an important step at Affinity Plus as we look to the future.

Continued on page 2.
**Message from your CEO**

**CONTINUED FROM THE COVER**
*Enhancements underway to improve experience for members AND employees.*

This behind-the-scenes work will result in many enhancements. In the coming years, we will:

- Offer touch ID login for mobile banking
- Feature “quick balance” functionality on your mobile device
- Offer better access and control of your card activity
- Provide a new digital loan application experience with faster decisions (including after-hours and weekends)
- Improve experiences with signing and delivering documents electronically
- Create internal efficiencies for employees
- Ensure greater accuracy in member records by eliminating duplicate system entries

We are excited for the future as these initiatives move forward, yet we also recognize that change can be frustrating for some. We know there will be hiccups.

But we also strongly believe that it will be short-term pain for long-term gain. Thank you for your trust in us! We appreciate the opportunity to serve you now and in the future.

**BRANCH IMPROVEMENT UNDERWAY**
*Expansion projects expected to be completed by the end of next year.*

Affinity Plus started branch improvements earlier this year with the relocation of the Cambridge branch at 1990 2nd Ave. SE, which took place in May.

The new branch includes:
- A lobby 2x as large, with an expanded teller line
- Three drive-thru lanes, including a dedicated, 24-hour ATM lane
- Private conversation spaces

In addition to Cambridge, the Mankato branch is expected to open late summer at 1600 Madison Ave, which will complement the branch already on campus at MSU-Mankato.

Later this summer, our campus branch at St. Cloud State University Campus branch will be remodeled and expanded to provide students with a new experience.

And, in the fall, a New Hope, Minn., location is expected to open at 4231 Winnetka Avenue North. It will feature a fresh new look, expanded technology, digital marketing and community elements.

Finally, we have purchased land in Grand Rapids and look forward to a new and improved location to better serve our members in this community.

Check on Facebook, Twitter and Instagram for pictures and updates on progress with these new branches.

Update your contact information, including mailing address, phone and e-mail address. Take action at your convenience through online banking. Visit Settings>My Account Profile>Personal.
Product Spotlight

DREAM A LITTLE, AND GET THAT NEW-CAR SMELL BACK.
Start your vehicle search with Affinity Plus’s Car Buying Service powered by TRUECar.

Search for your vehicle using the Affinity Plus Car Buying Service powered by TRUECar, a service that connects you with certified dealers and guaranteed savings.

The Affinity Plus Car Buying Service powered by TRUECar, can help you choose exactly the car you need, the features you want, and all at special member pricing (an average of $3,000 off MSRP).*

With this service, you can:

• Scan over 11,000 certified dealers’ inventories
• Learn and compare the list price of vehicles
• Receive guaranteed savings up front
• Apply for an auto loan with Affinity Plus

*Between 7/1/16 and 9/30/16, the average savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2016, was $3,106. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price (“MSRP”) is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer’s trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Neither TrueCar nor its affinity partners brokers, sells or leases motor vehicles.

AUTO LOANS
FROM
2.49% APR**

MORTGAGE CENTER
Start your home buying search through the Affinity Plus Mortgage Center.

The Affinity Plus Mortgage Center is an online tool dedicated to helping you navigate and feel confident in the mortgage process, from application to closing and everything in between. Features of the site include:

• Easy-to-follow mortgage application
• Ability to log in and check your loan status at any time
• Emailed alerts of your mortgage application activity
• Mortgage rates and calculators
• Access to chat with a member advisor during business hours

You’ll also find information about our in-house title company, Affinity Plus Title, and HomeAdvantage®, powered by CU Realty Services.

If a new home is in your future or you’re considering a mortgage refinance, be sure to visit the Mortgage Center at mortgagecenter.affinityplus.org.

MORTGAGE CENTER
Start your home buying search through the Affinity Plus Mortgage Center.

BICYCLE LOANS
FROM
4.99% APR*

*APR = Annual Percentage Rate. The stated rate is the lowest rate offered. The rate is effective as of 5/1/17 and can change at anytime. Actual rate is based on applicant’s payment and credit history. Maximum APR is 18%. Some restrictions may apply. New or existing membership is required. Payment example: A loan for 12 months at 4.99% will result in an approximate monthly payment of $28.86 per $1,000 borrowed.

We’ve got Bicycle Loans!

The Minnesota bicycling industry is taking off. According to a recent University of Minnesota research study, from 2007 to 2016, bicycle ridership in Minneapolis grew 49 percent.

And, Affinity Plus is rolling alongside the increase in cycling with the introduction of Bicycle Loans.

Features include:

• Terms up to 36 months
• Loan amounts of $500 to $5,000
• Financing up to 120% of the purchase price of the bicycle
• Options to include additional bike accessories into the loan such as: locks, lights, fenders, helmets, pedals, brakes, tools, racks, bike bags, and other cargo accessories

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Product Spotlight

MOBILE WALLETS
Pair your Affinity Plus card with your mobile wallet.

Pay with ease and convenience and checkout with your Affinity Plus cards and one of the following mobile payment wallets:

• Apple Pay
• Android Pay
• Samsung Pay
• Visa Checkout

For instructions and how to get started visit affinityplus.org/mobilewallets

CREDIT SCORES
Staying on top of your finances.

In July, improved standards are expected to be implemented to the credit bureau databases.

What does that mean for you? As result, some civil depts and tax liens will be excluded and could improve credit scores.

Credit scores play an important role in everyday life, as it’s used by lenders, housing entities, and employers to determine a consumer’s risk when issuing credit.

Maintain a good credit score with these tips:
• Make on-time payments.
• Keep your balances at 50% or lower than your total limit.
• Limit new credit and credit inquiries.
• Build your score by keeping credit accounts open for a long period of time, and be mindful of opening new accounts and how you will use them.
• Maintain a mix of the types of credit in use such as loans, mortgages and credit cards.

Contact a member advisor today to review your financial situation for opportunities.

Find out more about credit score changes at: cnbc.com/2017/03/14/consumer-agency-leads-on-companies-to-improve-credit-reporting.html

STUDENT LOANS
Make a smarter choice with a Student Choice Private Loan.

With many jobs requiring some sort of focused education or training and more people working toward a college degree, the bachelor’s degree is becoming the new high school diploma. While it’s exciting to see advanced education and training a goal for so many Americans, concerns over student debt load are rising. Coupled with ever-escalating tuition and living expenses, more degree seekers are faced with challenging choices about financing their education and determining their repayment ability.

According to the Consumer Financial Protection Bureau, there is $1.3 trillion in student debt in the United States, and about 43 million Americans affected by this debt. If you’re looking to student loans to help finance this debt, you’re not alone. The trick is using the resources in place to help you best manage your choices.

Affinity Plus understands the need for more transparency and guidance related to helping members find financing options that make sense for their situations.

Student Choice Private Loan features:
• Low, variable rates
• No origination fees
• Exclusive access to a personal College Access Counselor
• Co-borrower release option

If you need access to additional funds for tuition or other related expenses, Affinity Plus offers private student loan options through Student Choice with great benefits.

Apply now or learn more at affinityplus.org/studentloans

Student Choice Student Loan Refinance
Congratulations! Your son or daughter has achieved his or her educational goals. But, now they may be left trying to manage multiple loan payments from different lenders. Tell them about our Student Choice Student Loan Refinance. They can consolidate their loan balances into one loan so they’ll only have to make (and manage) one payment. Plus, this loan features variable and fixed rate interest options. Loan amounts can range from $5,000 to $100,000, and 5-, 10- and 15-year repayment plan options — all without having to pay origination or administrative fees.

The application process is easy! Visit at affinityplus.org/studentloans
**Product Spotlight**

**HOMEOWNER PERSONAL LOAN**
A convenient option for financing home improvements.

Affinity Plus knows home repairs happen when you least expect them to, and they often need to be attended to immediately. For homeowners, these repairs often lead to high costs and few ways to help finance them quickly. Affinity Plus can assist members that experience these situations with our Homeowner Personal Loan, and it’s just that – a personal loan.

The Homeowner Personal Loan is the perfect solution if you don’t want to go through the process of a home equity loan or full home refinance but are looking for a larger amount of money to finance home improvements. Your home is not used as collateral, making the process of obtaining a loan much simpler.

Key features of the homeowner personal loan include:
- $25,000 maximum loan amount
- Flexible terms up to 84 months
- Fixed interest rate

Our homeowner members also may be eligible for a reduced interest rate based on years of homeownership. In addition, if you currently have your primary mortgage with Affinity Plus, you may be eligible for a reduced interest rate. With the Homeowner Personal Loan, you can still feel good about being a homeowner and feel confident in your options to help fund those important repairs.

**ESTATE PLANNING**
Getting started begins with having a simple conversation.

Statistics show that about half of all people currently do not have a basic will or trust in place. Yet, the urgency of answering the basic questions in a will or trust comes more clearly into view each and every day.

Who will take guardianship of my children? How do I plan to take care of myself if I become incapacitated? How will I protect my hard-earned assets and ensure they are transferred to loved ones when I am gone?

You should not only have answers to these questions; you should also have the right tools in place to carry out your wishes. This is especially true as you move closer to retirement or serve as care givers for loved ones. Getting started is as simple as a conversation. In fact, the single-most-important aspect of estate planning is just that - a conversation.

The complexity of the estate planning process is often what holds people back from carrying through on their plans. It is our goal to simplify this part of the process and make it more accessible to you. Through our unique estate planning education program, you have access to the information you need to make informed decisions. Learn about topics including wills; trusts; beneficiaries for financial accounts and real property; durable powers of attorney; health care directives; probate; and more.

The biggest mistake anyone can make is to not take action until it’s already too late. We invite you to take advantage of your free consultation. Schedule some time to discuss your goals and get your questions answered.

Contact Ray McCoy, estate planning advisor at (651) 312-9878.

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**Homeowner Debt Consolidation Loan**
When high interest credit card balances are challenging your budget or if you seem stuck in place, the Homeowner Debt Consolidation Loan could be the tool you need to eliminate the unwanted balances and make some headway.

Key features of the homeowner consolidation loan include:
- $25,000 maximum loan amount
- Flexible terms up to 72 months
- Fixed interest rate

Plus, if you currently have your primary mortgage with Affinity Plus, you may also be eligible for a reduced interest rate.

The application process is easy! Visit affinityplus.org/consolidate-debt.
Community Spotlight

PLUS IT FORWARD
Save the date: Monday, Oct. 9 Affinity Plus’s statewide-wide Plus It Forward Day.

The Plus It Forward program was created by Affinity Plus to spread intentional acts of kindness throughout Minnesota. To build momentum for this program, we host an annual Plus It Forward Day when all branches are closed in observance of Columbus Day. We invite all employees; members; community partners; and other organizations—including other credit unions—to join together to inspire our communities by doing small acts of services. This can include paying for the person behind you; picking up trash in your neighborhood; or taping quarters to a vending machine.

Last year, Minnesota credit union’s joined forces to spread kindness across the state for the fourth annual Plus It Forward Day. Through this collaborative effort, more than 1,200 credit union employees and members dedicated 7,300 total volunteer hours, impacting an estimated 22,000 people in more than 65 communities around the state.

Save the date and join us on Monday, October 9.

In several communities, Plus It Forward brings together partners to collaborate on specific volunteer activities. Credit unions in Rochester, Faribult, Alexandria, and many more across the state have worked side-by-side on various initiatives, from serving senior citizens, thanking police departments and firefighters, and participating with large organizations such as Habitat for Humanity.

PLUS IT FORWARD
Save the date: Monday, Oct. 9 Affinity Plus’s statewide-wide Plus It Forward Day.

BLOOD DRIVES
Save a life. Donate today!

Join us at one of our branches for an upcoming blood drive:

<table>
<thead>
<tr>
<th>Branch</th>
<th>Date</th>
<th>Time</th>
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<tbody>
<tr>
<td>St. Paul - Lafayette</td>
<td>July 31</td>
<td>10 a.m. – 4 p.m.</td>
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<tr>
<td>Minneapolis - University</td>
<td>Aug. 7</td>
<td>11 a.m. – 5 p.m.</td>
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<td>Faribult</td>
<td>Aug. 17</td>
<td>9 a.m. – 3 p.m.</td>
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<td>Cambridge</td>
<td>Aug. 25</td>
<td>10 a.m. – 4 p.m.</td>
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<td>Winona</td>
<td>Sept. 7</td>
<td>9 a.m. – 3 p.m.</td>
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<tr>
<td>St. Paul - Capitol</td>
<td>Sept. 19</td>
<td>10 a.m. – 4 p.m.</td>
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Just one pint of blood saves lives. Visit affinityplus.org/redcrossblooddrives to get registered.
CAMPUS SCHOLARSHIP OPPORTUNITY
Applications now open for a $3,000 scholarship.

The Affinity Plus Foundation recognizes the value of higher education in one’s pursuit of success. And, greater learning comes at a greater cost. That’s why the foundation is now offering $3,000 for Affinity Plus student members through the Campus Scholarship opportunity.

The Foundation will award one $3,000 scholarship to each of the Universities listed and four additional $3,000 scholarships to technical or community college applicants.

• Bemidji State University
• MSU - Mankato
• MSU - Moorhead
• St. Cloud State University
• U of M - Twin Cities
• Winona State University
• Minnesota-based technical or community college

Applicant’s must submit an online application, along with a single-spaced, 12-point font, 1-2 page essay answering the following questions:

• What can Affinity Plus do or offer to help you manage your finances as a student?
• How do you, or will you, contribute to your campus community?

Deadline to apply is Sept. 30, 2017.
Apply today at affinityplusfoundation.org/scholarship

Holiday Closings
All Affinity Plus branches will be closed in observance of:

• Independence Day: Tuesday, July 4
• Labor Day: Monday, Sept. 4

Online banking and mobile banking will still be available for your convenience.

Escrow Statements
If you have a mortgage and an escrow account with Affinity Plus, you recently received your escrow analysis statement. This statement provides a detailed overview of your escrow account, detailing your projected payment amounts in the year ahead and the actual disbursements during this past year. Please review this statement and take special note of a shortage or surplus that occurred based on changes to your property tax or insurance premiums along with a change in the amount of your monthly mortgage payment. As a reminder, new payment amounts take effect with your August payment.

Gopher Parking Spots Available
Are you a Gopher football fan? If you’re heading to a home Gopher football game this fall, support the Affinity Plus Foundation while parking just two blocks from TCF Bank Stadium. Located at 2520 University Avenue SE, our Minneapolis University branch parking lot offers a limited number of spaces each game, and the cost to park directly provides funding for financial education, scholarships and grant programs. As a member, you can guarantee yourself a spot at every game by purchasing a season pass. Or choose to pay for a single game on a first-come, first-served basis.

• Gopher Games Regular Season Pass: $175
• Gophers Single Pass: $20

You must arrive a minimum of one hour prior to game time.

To purchase your pass or for more information, please contact Sandy Olson at solson@affinityplus.org or (651) 312-9430.
$100 CASH REWARD WITH EVERY NEW LINE

It’s Sprint’s best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

Contact Us
For more information on Affinity Plus products, services, or events, call us at (651) 291-3700 or (800) 322-7228, or e-mail us at affinityplus@affinityplus.org.

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