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MPECU Close Dates

With our data conversion, we have the following schedule changes:

We will be **closed Thursday, December 1st**
Friday, December 2nd

We will be open Saturday, December 3rd from 9-12 at all locations.

New Online Banking-Sneak Peek!

The current system will be down on December 1st as we go through our data conversion. The new Online Banking site will be available Monday, December 5th.

-You will still be able to log into the system from MPECU's Homepage

-**The first time log in** will be your account number for the Username and then mpecu and the last four digits of the primary account holder's social security number for the Password (i.e. mpecu1234). You will be prompted to change the Username and Password once you have logged in. The system will also prompt you to set up new security questions, a verifying "watermark" image, and a new "Reset Question" which will only prompt if you have locked yourself out of online banking.

-**Estatements** will be housed under your Online Banking Menu. You will no longer need to log into a completely separate website to access your statements. The first time you access your Estatements, you will have to register.

-**Bill Pay** will carry over your payees and scheduled payments

-**MPECUTransfer will NOT carry over information.** You will need to set up your Account to Account and Person to Person payments once more. However, this service will no longer have a service charge.

-**Alerts**-if you have set up alerts on your account, these will have to be selected again. You have the option to receive your alerts via email, text, online banking message, or a combination of the three.

-**Text Banking**-you can get your balances via text message with the new system. Set it up within the Mobile Banking Options under the Settings and Alerts Options.



Happy Thanksgiving!

All MPECU locations will be closed on Thursday, November 24th. We will be open regular hours on Wednesday and Friday. We wish you and your family a Happy Thanksgiving!

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Holiday Loan Special

Click here for details!

Profit Margin Basics

Understanding gross and net profit margins

Profit isn't the only valuable metric for evaluating and predicting the current and future success of your business, but it is undoubtedly one of the most important concepts for entrepreneurs to master. Calculating your profit margins and keeping track of any changes can help you spot potential problems and fine-tune your operations throughout the year, which can make it easier to maximize your revenue.

According to Investopedia.com, profit margin can be industry-specific due to the variance of economic factors, and as a result, some businesses can expect to have greater profit margins than others..

The two types of profit margins you may be interested in calculating and comparing to standards in your industry are gross profit margin and net profit margin.

Gross profit margin

Gross profit margin determines the profitability of individual products or services. It is determined by subtracting the cost of goods from revenue.

It is easy to see why business owners would be interested in making these calculations, since an unprofitable business can be turned upside-down by even one unsuccessful product. On the other hand, a successful business may discover that only a small percentage of its products are contributing to the profits, giving it the potential to become more profitable simply by cutting out the products that are not contributing to a great enough degree.



Per Investopia.com, gross profit margin is a means to determine overall profitability, but it is not necessarily as precise in that regard as net profit margin.

Net profit margin

Net profit margin helps your business gain a better understanding of how its overall expenses compare to its revenue and track how that relationship evolves over time.

According to Investopedia.com, net profit can be determined by subtracting every expense that a business incurs from the gross profit. According to Intuit QuickBooks, this should include everything from payroll and utilities to taxes and interest paid on existing debt.

Then you must collect data about all sources of revenue, making sure not to forget less obvious ones like transaction fees. When the calculations are complete, you will be armed with the information you need to start making assessments and creating strategies for moving forward.

Net profit margin is not just a more accurate way to determine where profits emanate, but it can also be a valuable tool for fine-tuning strategies to increase profitability. In order to use the power of net profit calculations to the fullest extent, it is critical to be thorough when gathering numbers and checking calculations. To ensure the necessary level of comprehensiveness, seek the help of your financial institution or adviser for assistance.

If your profit margin is good, then it may be time to put your dreams of growing your business into action. If your profit margin is not particularly great, however, you can try to improve it by decreasing expenses, which can be achieved by changing production schedules, renegotiating contracts with

vendors and shifting employee schedules so that you are never overstaffed. You might also try increasing sales, but Investopedia.com noted that the nature of competitive markets can make this means less effective than reducing outgoing expenses.

If you have not calculated your profit margins lately, take the time to do so soon, establishing a benchmark that can help you determine your current level of success and make goals for the future.

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MPECU Mobile App

With the data conversion, we are getting a new mobile app. Unfortunately, there is no way to have the new app replace the old app with an update--it needs to be downloaded. The new app will also have Remote Deposit and all the features you've come to expect from our app.

We'll let you know when the mobile app is ready for downloading from the App Store and Google Play around conversion time!

5 DIY Green Beauty Swaps

Make your beauty routine greener with these DIY hacks

Going green has many benefits, from a lower impact on the environment to a healthier impact on your wellbeing. Perhaps you've already ditched the chemical cleaners in favor of more natural options, but if you're still using mainstream beauty products, you could be negatively affecting your health. Give your bathroom a makeover and make these five green beauty swaps now.

Swap your makeup remover for coconut oil

If you've already made steps to go green in other aspects of your life, chances are you have coconut oil on-hand. One of the easiest beauty swaps is to throw out your current makeup remover in favor of plain and simple coconut oil. According to Allure.com, coconut oil is able to break up water-resistant substances, so even waterproof mascara and eye shadow will come off easily. Simply warm a small amount of coconut oil using your fingers, then apply it to your skin and wipe it off with a dry cotton ball. Your makeup will be gone, and your skin will feel silky smooth.

Ditch your lotion for this DIY version

It's important to moisturize your skin regularly to keep it smooth and healthy, but store-bought lotions often contain hidden ingredients like petroleum and sulfates. Instead, make this DIY lotion as suggested by WellnessMama.com. Combine a half cup of almond or olive oil, a quarter cup of coconut oil and a quarter cup of beeswax in a pint-size or larger glass jar. Fill a medium saucepan with 2 inches of water and place the jar in the pan with its lid loosely fitted. Once the ingredients have melted, shake or stir to combine and use in place of your regular lotion. You can personalize this recipe with your favorite essential oils.

Revive your mane with a homemade hair mask

Deep conditioning treatments might leave your hair looking shiny and feeling soft, but most are filled with chemicals and other potentially dangerous ingredients that are best left off your body. Instead, use some kitchen essentials to make a DIY hair mask. InStyle.com suggests mixing five strawberries with a cup of yogurt and an egg and applying it to your hair for 15 minutes to strengthen weak strands. For dry hair, combine 2 tablespoons olive oil and 2 tablespoons coconut oil with an egg, then apply to hair for 20 minutes.

Replace your lipstick with naturally tinted lip balm

Lipstick is a beauty staple for many women, but some lipsticks contain harsh dyes and chemicals that are easily ingested due to the product's close proximity to the mouth. Luckily, it's fairly easy to make your own version. WellnessMama.com recommends combining 1 teaspoon beeswax pastilles, 1 teaspoon shea or coconut butter and 1 teaspoon coconut oil, then adding your chosen color add-ins. For red, add 1/8 teaspoon beet root powder; for brown or tan, use 1/4 teaspoon organic cocoa powder or a pinch of cinnamon or turmeric. You can increase or decrease the amount of dye for a more or less intense hue.



Rid your armpits from aluminum with natural deodorant

Deodorant is a must for anyone who doesn't want to worry about excessive body odor, but most

store-bought versions contain aluminum and a number of nasty chemicals. Make your own aluminum-free deodorant instead, using the following recipe from DrAxe.com. Combine half a cup of coconut oil with half a cup of baking soda and add 40 – 60 drops of your favorite-smelling essential oil. Store in a glass jar and apply as needed with your fingers. Do note that your body might go through a stinky detox period as it rids itself of aluminum, but if you persevere you can wean yourself off store-bought deodorant for good.

Going green doesn't need to be complicated, especially when it comes to your beauty routine. Make these five simple swaps and say goodbye to the chemical-laden products lurking in your bathroom.

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4 Steps to Take to Reduce Your Risk of Diabetes

Simple but effective measures that can help you avoid a diabetes diagnosis

November is National Diabetes Month, meaning it's as good a time as ever to learn what preventative measures you can take to help reduce your risk of a future diagnosis. Not only is there no cure for diabetes, but having the condition can also put you at risk of other diseases, including heart disease and kidney disease, as well as stroke and blindness.

Fortunately, there are steps you can take now to improve your chances of a healthy future.

Don't wait to lose weight

Type 1 diabetes, which is caused by problems with one's immune system, is impossible to prevent. However, the most common type of diabetes, type 2, typically affects people who are overweight. Therefore, losing weight can reduce your chances of contracting the disease.

If you are obese or overweight, you should figure out what your target weight is and work toward that goal. But according to the American Diabetes Association, even the loss of just 10 or 15 pounds can make a big difference. So set realistic weight loss goals that you can tackle with diet and exercise, knowing that each pound lost is a step in the right direction, and that a slimmer figure means slimmer chances of type 2 diabetes.



You are what you eat

Shedding excess pounds is the first step towards reducing your risk of type 2 diabetes, but changing your fundamental eating habits may also be necessary. The Harvard School of Public Health says the four most important changes you can make are choosing whole grains over highly processed carbohydrates, reducing your intake of sugary drinks such as sodas and some juices, picking chicken and fish over red meat and processed meat and cutting back on trans fats, which are found in margarines, packaged baked goods and most fried foods.

It may be hard to choose grilled chicken, veggies and unsweetened tea over a burger, fries and a cola, but choosing heart-healthy meals over fast food at lunch and dinnertime can have a huge impact on your health.

Get a move on

In addition to a more balanced diet, increased physical activity is another lifestyle change that can drastically reduce your future risk of diabetes. The American Diabetes Association recommends injecting a mix of activity, aerobic exercise, strength training and flexibility exercises into your daily routine.

You can increase your regular physical activity in many little ways—taking the stairs instead of the elevator, or parking further away from your office building or the grocery store so that you have to walk more. Aerobic exercise is not too taxing on your schedule either, as the ADA recommends just 30 minutes a day five days a week spent walking briskly, swimming or bicycle riding. And you don't need to be a gym rat to gain the benefits of strength training or flexibility exercises, which can take the form of lifting light weights at home and stretching gently for 5 to 10 minutes a day.

Choose your vices wisely

The Harvard School of Public Health reports that smokers are about 50 percent more likely than nonsmokers to develop diabetes. So if you are a tobacco user, it is strongly recommended that you try and quit now.

However, it is a different case entirely when it comes to alcohol. Harvard also argues that a growing body of evidence links moderate alcohol consumption (a drink a day for women, up to two drinks a day for men) to an increase in the efficiency of insulin at getting glucose inside cells, therefore potentially reducing the risk of type 2 diabetes. The trick, of course, is to keep alcohol consumption moderate, as excessive drinking can actually increase your risks.

Though genetics play a role in the development of diabetes, our own lifestyle choices are the most important factor. Weight loss, good eating habits, regular exercise and the occasional cocktail are all positive steps toward a healthy future.

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