

## Thanks for Coming to the Annual Meeting!

**Thank you** to everyone who attended our 2019 Annual Meeting! We were excited to let everyone know we are the **'Best Deal in Town'** with our NMFCU playing cards.



*Marilyn Chopp, Linda Mankowski, Anastasia Singh and Amanda Pederson getting ready for members.*

We appreciate the opportunity to talk with our members, answer questions and let you know about our successes and challenges. We are overwhelmed by the support our members show us each and every day.



*John E. enjoying the appetizers.*

## Supervisory Committee Update



*Joe Loffgren  
Supervisory Committee Chair*

North Memorial FCU would like to thank Amy Doe, our outgoing Supervisory Committee Chair for her years of dedication to the credit union. We are excited to announce the appointment of Joe Loffgren as the new Chair of the committee. Joe became a NMFCU Member when he joined North Memorial Health Foundation as the development specialist in October 2015, leading donor engagement efforts and partner relations. Joe has worked in the development field since 2009 and most recently lived and worked in Seattle, Washington at several small and mid-sized non-profit organizations dedicated to human services. He has expertise in major giving programs, fundraising events, database management, and donor stewardship. Growing up in the Midwest, Joe is an outdoor enthusiast and enjoys camping in the Boundary Waters and spending time at his family's cabin. Joe graduated from University of Minnesota-Duluth with a Bachelor of Arts and is currently a member of Association of Fundraising Professionals. We like to thank all of our Supervisory Committee members, Liz Sullivan, Gary Jacobson, Beth Thorson and Janet Burggraff, for the work they perform.

## Why Mobile Banking?

Have you wondered why North Memorial FCU has a mobile app? *Convenience* is number one. We understand that our members are busy. If you have the app you can easily access your accounts and make remote deposits when you don't have time to stop by one of our locations.

Remote deposits allow you to deposit checks into your checking account. Checks post same business day if transmitted by 2 pm or the next business day. You must have a checking account to use this product. All you need to remember is to endorse the back of the check with:

- Your signature
- Your account number
- 'For Remote Deposit'

If you have any questions please stop by, call or email us.



### 2019 WINcentive Winners!

Tania G. (\$100)  
Theresa M. (\$100)

Congratulations to all of our WINcentive Account holders for making saving fun!

## It's the Season

Spring is in the air and car shopping has begun. We would love to be part of the car buying process with our members. Complete an application online and know how much you qualify for before you start looking at vehicles. This will give you leverage when negotiating that perfect car. Talk with Jake or Bud about what you're interested in and they can check to make sure it is a good deal and not 'too good to be true.' We're here to help you make things as easy as possible.

## Who's Calling and Why?

If you are making a purchase with your North Memorial FCU Debit Card and you receive a call from Oklahoma, NE, more than likely it's a debit card representative calling to make sure you're making the purchase and it's not fraud. Unfortunately this happens sometimes when you're not buying something and that call could be notifying you of someone using your card without your knowledge. Please answer the call and verify the transaction. This is an easy way to prevent fraud. The representative will not ask for your account number, they will verify they are talking to the correct person and ask you about the transaction. If it is fraud they will turn off your card but ***you will need to contact us to order a new one.*** If you are making the purchase, they will allow the purchase to go through.

## NEED TO KNOW

Report lost/stolen  
ATM/Check Card  
(800) 535-8440

Report lost/stolen Visa® Card  
7 a.m. - 9 p.m. (800) 808-7230  
9 p.m. - 7 a.m. (800) 991-4964

### Holiday Closings:

January 1	New Years Day
January 21	MLK Jr. Day
February 18	President's Day
May 27	Memorial Day
July 4	Independence Day
September 2	Labor Day
October 14	Columbus Day
November 11	Veteran's Day
November 28	Thanksgiving
December 25	Christmas

## Contact Us

### Robbinsdale Office

3300 Oakdale Avenue North  
Robbinsdale, MN 55422  
Phone: (763) 367-7700  
Fax: (763) 367-7725

### Hours:

Mon., Tue., Th: 8:30 a.m. - 4:30 p.m.  
Wed: 10 a.m. - 4:30 p.m.  
Fri: 8:30 a.m. - 5 p.m.

### Maple Grove Office

15601 Grove Circle North  
Maple Grove MN 55369  
Phone: (763) 255-2900  
Fax: (763) 255-2925

### Lobby Hours:

Mon, Tue, Thur,  
and Fri.: 9 a.m. - 5 p.m.  
Wed: 10 a.m. - 5 p.m.

### Drive-Thru Hours:

Mon, Tue., Thur.:  
8 a.m. - 5:00 p.m.  
Wed: 10 a.m. - 5:00 p.m.  
Fri: 8 a.m - 5:00 p.m.



Dana Garrett - President/CEO  
Bud Heifort - VP Lending  
Dawn Dunkelberger-  
VP Financial Services

### Board of Directors

Steve Miller  
Lori Wildman  
Kathie Borkoski  
Karen Bouley  
Greg Bodin  
Cyndi Carroll  
Rick Ramacher