



# HEALTHY WEALTHY & WISE

A Financial Publication for Members of  
North Memorial Federal Credit Union

OCTOBER 2019

## Committed to Helping

North Memorial FCU is excited to have Certified Financial Counselors on staff to work with our members. Three of our staff have earned the Certified Credit Union Financial Counselor (CCUFC) designation by completing the Credit Union National Association (CUNA) Financial Counseling Certification Program (FiCEP). "The CUNA FiCep program teaches you the tools to help members who are in crisis and those who just need education to avoid a crisis," said Dawn Dunkelberger, VP Financial Services.

Dawn, Raina Matthews and Marilyn Chopp spent the last few months taking classes, joining other professionals reviewing best practices, studying for and passing two proctored tests to attain certification.

NMFCU is always looking to improve the lives of our members and having Financial Counselors on hand is a step forward to support our membership no matter where they are in their financial journey. If you feel that you need help or would like to talk with a counselor please contact either of our offices for a confidential appointment.



*Marilyn Chopp, Raina Matthews and  
Dawn Dunkelberger - Certified Credit  
Union Financial Counselors*

## \$20,000 in Scholarships Available!

In a partnership with the Minnesota Credit Union Foundation Scholarship Council (FSC), North Memorial FCU is pleased to offer a scholarship program exclusively to credit union members to help further their pursuit of education.

For the 2019-20 school year, \$20,000 in scholarships will be awarded to college students in traditional (high school seniors entering college) and non-traditional categories. Each recipient will be awarded \$1,000 each.

Complete an application and essay online at [www.northmemorialfcu.com](http://www.northmemorialfcu.com).

2019 Essay Question: ***"What is your plan to afford the costs of higher education based on your anticipated degree and future career income?"*** (Essay tips: Please share your personal story; use the specifics you identified in the preliminary questions to write your essay)

Funds for the FSC's scholarship program are raised each year from the Dice and Ice fundraising event and during the committee's silent auction, which is held during the Minnesota Credit Union Network's Annual Meeting & Convention.

## Old Log Theater Holiday Party

Mark your calendars! The Annual NMFCU Children's Holiday Party at the Old Log theater will be Saturday, December 1st at 11:00 am.

The play this year is  
The Emperor's New Clothes!  
Join us for a fun time with  
Mr. and Mrs. Claus and a treat  
bag. Great for kids of all ages  
and their families.

Tickets will go on sale  
10/21/2019 at both credit union  
locations for \$10. (Cash only)

## Have a Voice - Be GREAT!

Do you want to help support, preserve, protect and promote Minnesota credit unions? If so, join the GrassRoots Education & Action Team (GREAT).

There is no time or monetary commitment to joining GREAT. You will occasionally receive emails asking you to contact elected officials about a particular issue related to the credit union movement. This task can be completed in about 5 clicks.

You'll receive sample messages to help you quickly and easily contact lawmakers.

Ensure credit unions have a strong, unified voice when legislative and regulatory decisions are being made.

## Scattering Kindness

Credit Union staff will be volunteering their time scattering kindness on Monday, October 14th while the credit union is closed for the Columbus/Indigenous Peoples Day Holiday.

We will be out in the community helping at the NEAR Foodshelf, Second Harvest Heartland and other gestures to the communities we serve. Follow along our journey on Facebook and Twitter.

@northmemorialfcu  
@FcuNorth



## What if Saving Money was Fun?

WINcentive Savings is a prize linked savings account that offers members a chance to win cash prizes from a statewide drawing pool, with a chance to win monthly, quarterly and an annual prize. For every \$25 increase in your monthly balance, you earn one entry into each of the upcoming monthly, quarterly and annual statewide drawings. Earn up to 4 entries each month. This account is offered exclusively to credit union members! Talk with a credit union representative to learn more and sign up to start saving!

## 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

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