



HEALTHY WEALTHY & WISE

A Financial Publication for Members of
North Memorial Federal Credit Union

APRIL 2021

We're Going Virtual! Annual Meeting

We know 2020 was a year like no other and our Annual Meeting to review 2020 will be no different. For the safety of all our members and staff, the Board of Directors and Management made the decision to hold our Annual Meeting virtually. The decision was also made to move the date to April 22nd to better plan the event.

This is our plan on how the meeting will work:

- Members that would like to attend will need to click on the registration link and they will be sent the meeting link. The link can be found on our website: www.northmemorialfcu.com
- On the day of the meeting, members will click on the link they were emailed. You will be in a 'waiting room' until the meeting begins.
- When the meeting begins all attendees will be put on mute. If you want to ask a question there will be a question box and a chat feature where you can type in your question or comment.
- The meeting will be moderated so we make sure we address questions/comments from attendees.
- To make the motions during the meeting, we will ask for a member to respond in the chat to initiate the motion and to second the motion, we will have a yes/no vote for all attendees to click on.
- The Annual Meeting Booklet will be available in the handout section during the meeting.
- There will be a limited number of reservations, If you do not get a reservation or can't attend the meeting, we are planning to post the recording of the meeting on our website the week after the meeting.

We are hoping this goes smoothly and trying to plan in advance but we appreciate your patience as we present our first Virtual Annual Meeting.

Reports of Fraud Attempts

We are finding that with the stimulus money being deposited, members are reporting more attempted scams. Fraudsters are busy sending emails, texts and phone calls, trying to get unsuspecting people to call them back and give out personal information or reply to an email which would cause malware/trojanware to be planted on their computer.

We suggest not responding to emails from companies you do not know or that are asking you to pay for computer maintenance if you have not reached out to a specific company to do so.

Do not be fooled if you get a phone message indicating you owe the IRS money. The IRS does not make those calls, they will mail correspondence if there is an issue or money owed.

Be proactive, look at your accounts online or on your monthly statements to look for transactions that are not yours. Protect your computer by downloading the recommended updates from your device's manufacturer or operating system provider. Antivirus software, anti-spyware software and firewalls are also important to thwart attacks on your device.

Choose strong passwords, don't give out your private information or PINS/passwords, shred your mail that may contain sensitive personal or financial information. If you are using a public computer make sure to log off the different websites you utilize.

If you feel your account/debit card or credit card has been compromised, please let us know as soon as possible.

Warm Weather Means Boats & RV's FUN!

Getting ready for the warm weather? Picturing your new fishing boat or maybe it's RV camping all over this summer. If this is you, come and talk with us! We offer competitive rates and attractive terms for all the toys of summer. Be prepared, get your financing in place before you go out shopping for this summer's fun!

Traveling? Let us know.

If you will be traveling please let us know so we can mark your debit card for travel. This helps us when looking for fraud. Another tool we have is looking at your spending patterns. If something seems out of the ordinary you may receive a call from card services from Oklahoma, NE. If you see this show up on your caller ID, it is most likely our call center checking on a transaction.

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 18	MLK Jr. Day
February 15	President's Day
May 31	Memorial Day
July 5	Independence Day
September 6	Labor Day
October 11	Columbus Day
November 11	Veteran's Day
November 25	Thanksgiving

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