



HEALTHY WEALTHY & WISE

A Financial Publication for Members of
North Memorial Federal Credit Union

JANUARY 2021

Year In Review

It took all of us working together to make it through 2020 - our Staff, Board of Directors, Supervisory Committee and Members! 2020 was full challenges that none of us were expecting. Looking back we realize personal relationships are one of the most important factors in our organization, disaster recovery plans are really important but it takes an interruption in business to make them better, technology doesn't replace the human aspect of business but it sure can help when trying to keep our distance and being flexible is a necessary part of helping our members.

Thank you to our members and community for being focused on the health of our staff and other members when we have closed lobbies. The closures meant change and learning new processes and we understand change is hard. For some members this meant they logged into Online Banking for the first time or deposited checks via Remote Deposit on the Mobile App while others ventured to Maple Grove to use our drive thru. Because of your cooperation we were able to continue to serve our members but in different ways.

Gatherings were also impacted this year. Even though we were very fortunate to be able to give back to the community with the help of our members, our Scattering Kindness event in October looked a lot different this year. We collected socks from our members and staff, made homemade cards and dropped them off at assisted living centers and shelters in our community. We were disappointed we couldn't be close to those we were helping but we tried to put a personal touch on each card. The Annual Holiday Play at the Old Log Theater was victim to the pandemic too since the theater was closed and large gatherings prohibited. We hope to resume the annual event next year.

We have a lot to look forward to in the new year and are grateful we are able to be here for our members. No matter what, we are here for you.

Annual Meeting Update

The Annual Meeting in 2021, which normally would be scheduled for February 18th, 2021, has been impacted by the pandemic. Since we don't feel we will be able to safely meet in person, the Board of Directors and Management have made the decision to **postpone the meeting until April** with the hopes we might be able to meet in person or at the very least, be better prepared for a virtual Annual Meeting. Stay tuned - there will be more details coming.

Annual Notice

NMFCU's Privacy Policy can be viewed by visiting us online at www.northmemorialfcu.com, picked up at either of our locations or by calling the credit union at 763-255-2900.

Annual Member Verifications

North Memorial FCU Supervisory Committee will be conducting an annual Member Verification with the December 2020 statements. Members will be asked to review their statement and respond back to the committee if there is a discrepancy.

Holiday Loan

Up to \$3,000
5.99% Annual Percentage Rate
1 Year Term

Use to pay off high interest credit cards or take a vacation after the holidays!

Apply online at www.northmemorialfcu.com or at either location.

*Approval and rate based on credit worthiness. Minimum \$50 payment, other restrictions may apply.

A special thank you to our Board of Directors and Dana Garrett, our President/CEO.

We appreciate their leadership and guidance during this challenging year and their process of always thinking about members and staff when making decisions.



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!

SKIP-A-PAY \$35 to Skip Your January Consumer Loan Payment

Apply online at www.northmemorialfcu.com

Consumer loans in good standing that have been open for at least 12 months or longer.

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