

JULY 2017

HEALTHY & WEALTHY WISE



NORTH MEMORIAL
Federal Credit Union

A Financial Publication for Members of
North Memorial Federal Credit Union

New Surcharge Free ATM Network

North Memorial FCU is adding the STAR surcharge free Network in addition to the Instant Cash Network for our Debit Cards on July 5th. The credit union is making this move since a larger financial institution recently left the Instant Cash Network and we felt it was important to offer our membership more surcharge free ATMs. The STAR Network includes ATMs located at CVS, Target, Wal-Mart and Walgreen's locations. A locator will be on the credit union website to help you locate a surcharge free ATM near you. As a reminder, ATMs are always free for our members in the atrium at North Memorial Health, the parking lot of the Outpatient Building in Robbinsdale, the Maple Grove Hospital and in the drive thru at our Maple Grove location. Members receive 3 free ATM withdrawals per month at other locations, after that there is a \$1 fee.

Vacation Loan

Up to \$3,000

5.99% Annual
Percentage Rate

1 Year Term

- Pay off high interest credit cards
- Take a sunny Vacation!

Apply online at
northmemorialfcu.com
or at either location.

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

New Hours in Maple Grove

Starting on September 5th, 2017 the Maple Grove office will have new hours. The change in hours is to better utilize our staff during our peak times so we can better serve our membership.

New Hours in Maple Grove:

	LOBBY HOURS	DRIVE THRU HOURS
Monday	9:00 am - 5:00 pm	8:00 am - 5:00 pm
Tuesday	9:00 am - 5:00 pm	8:00 am - 5:00 pm
Wednesday	10:00 am - 5:00 pm	10:00 am - 5:00 pm
Thursday	9:00 am - 5:00 pm	8:00 am - 5:00 pm
Friday	9:00 am - 5:00 pm	8:00 am - 5:00 pm

NMFCU newsletter is written and produced by
Dawn Dunkelberger



Lifestyle Banking Solutions

North Mobile Banking

Look for our new Mobile Banking App in the App Store and Google Play. The **North Memorial FCU** App will allow you to look at your Online Banking, transfer funds between your NMFCU accounts, apply for loans online, access Online Bill Pay, deposit checks remotely and receive fast communication from the credit union. Another great convenience to our membership. North Mobile Banking allows the credit union to be with you, wherever you are.

New Look Coming Soon

North Memorial FCU is making some updates to our brand. We will be rolling out the new look in the next couple of months. Stay tuned. We're excited to show you our new look!

Skip-A-Pay

Summer Skip-A-Pay is coming in August or September to help you get ready for school expenses, go on that late in the season summer vacation, or just help get you caught up for high cost credit card debt. For only \$35 per qualifying consumer loan, you can 'SKIP' your monthly payment. (2 payments if you are on a bi-weekly payment schedule.)

Fee Schedule

After careful consideration, North Memorial FCU is updating our fee schedule. This is the first fee change since 2014 and we reviewed it carefully to ensure that our fees are fair, competitive and reflect the costs associated with products and services.

VISA Gift Cards

The perfect gift for birthdays, anniversaries, graduations or just because.

Only \$3!

Gift Giving made Easy!

2017

Holiday Closings:

January 2	New Years Day
January 16	MLK Jr. Day
February 20	President's Day
May 29	Memorial Day
July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 23	Thanksgiving
December 25	Christmas

WINcentive® Winners!

WINcentive® Savings, prized linked savings accounts, were introduced January 2016. Since then North Memorial FCU members have won **\$6,000** in prizes just by saving their own money. For every \$25 saved per month an entry is made into a prize pool (up to 4 entries a month) to win monthly, quarterly and annual prizes. North Memorial FCU is proud of every one of our members who participates and is learning to appreciate the habit of saving money!

2016 & 2017 WINcentive® Winners

Darrin M.	Laverne H.	Susan T.
Lynn M.	Gary J.	Logan S.
Robyn I.	Vickie H.	Staciee L.
Robert B.	Staciee L.	Darrin M.
Aimee A.	Theresa M.	William O.
William O.	Riley W.	Marita F.
Lily D.	Mary T.	Gary J.
Vicky A.	Pamela R.	Bonnie G.
Darrin M.	Krystyna T.	Michele K.
Marita F.	Charles H.	Martha F.
Mary T.		

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



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.

