



# HEALTHY WEALTHY & WISE

A Financial Publication for Members of  
North Memorial Federal Credit Union

JULY 2020

## People Helping People - Our Commitment to serving YOU

While collecting my thoughts to put together an update for our members, I reflected on our newsletter last quarter, from which I referenced “unprecedented times” as seemingly a gross understatement of reality. Little did we know how much more historical 2020 would become as we continue to deal with the uncertainty of a global pandemic and the effects on our economy and are now at the epicenter of civil unrest and the impassioned calls for change in light of the death of George Floyd.

We have long referred to our membership as our own dynamic community- representing many socioeconomic and multicultural diverse backgrounds. As an organization, we make a constant commitment to ensuring our employees and our Board reflect the diverse nature of our membership. Financial inclusion and ensuring economic opportunity are weaved into our daily values and the credit union mission of People Helping People. We are proud of our 57 years spent serving the North Memorial Health family and are prepared to continue the work of solidifying the meaningful relationships we have built and reassuring you, our valued members, we are here to help when needed and together we will emerge from this unprecedented time stronger.

We thank you for your patience and understanding as we navigated closed branches, modified hours and now new procedures to enter and access our offices. We have quickly adapted to an environment of members entering our facilities wearing masks when it was previously prohibited. With a sound pandemic preparedness plan, we hope to be able to leave our doors open and our hours unchanged for the foreseeable future but are ready to pivot if needed for the protection of our staff and members.

To date, we have provided much needed relief to laid off and furloughed members allowing payment deferrals, emergency loans and waived fees. If you have been impacted negatively by COVID-19, please reach out to one of our Member Service Representatives. We are here to provide solutions during this difficult time. We thank you for your trust in us for all your financial needs.

Stay safe and healthy,

Dana Garrett  
President/CEO

# New Lobby Security Procedures

Who would have thought you could walk into a Financial Institution with a mask on and it would be the norm? Because of this and Social Distancing we have some new procedures for our lobbies.

Before entering:

- Assess if you're feeling well or have any symptoms that could be related to COVID-19.
- Could your transaction be done online?
- Ensure the first social distancing marker is vacant. Do not enter if it is occupied. (There should be no more than 5 members in our lobby at a time.)

Upon entering:

- Foam in with hand sanitizer.
- If wearing a mask, please be prepared to lower mask for security camera and employee identification, do not proceed until acknowledged and identified by staff member. Mask may be placed back once identified by staff member.
- Do not access office areas unless invited in for an appointment.

Upon completion of transaction:

- Foam out with hand sanitizer.

We continue to ask members to refrain from wearing sunglasses in our lobbies and using their cell phones.

Thank you for complying with these procedures for the health and safety of all of our members and staff.

# WHAT ABOUT REAL ESTATE LOANS?

North Memorial FCU's Loan Department is a great resource if you are thinking about tapping into your home's equity for a remodel or finish those unfinished projects, looking to move to another home or buying your first one. Rates are very attractive right now. Talk with us to determine if the time is right for you to refinance your mortgage, do the big remodel or get a place of your own! Bud 763-367-7703 and Jake 763-255-2902 are here to help!

## Remote Deposit

Remote Deposit allows you to deposit a check through your phone or tablet into your checking account. Once you have been approved, you can make a deposit.

- Endorse your check with 1. Your signature 2. Your acct # and 3. 'For Remote Deposit Only'
- Log into Remote Deposit and follow the prompts.
- Checks deposited by 2 pm will post the same business day around 4 pm.
- Checks deposited after 2 pm will post the next business day around 4 pm

To sign up for Remote Deposit, download the North Memorial FCU App from the App Store or Google Play. Click on Remote Deposit Capture and then Sign Up. Complete the registration information and then wait for a confirmation email that your profile has been set up. We suggest that you agree to receive notifications from us since it will allow the system to notify you once checks have been approved. If you have any questions about RDC please stop in or give us a call!

# 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 20	MLK Jr. Day
February 17	President's Day
May 25	Memorial Day
July 4	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veteran's Day
November 26	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  
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