

## Estate Planning 101: Will or Trust?



*Jake Weinand, JD/MBA*

In some ways the last year seems like a blur. But with more time on our hands, many of us started getting our affairs in order; whether that meant cleaning out our closets, refinancing our mortgages or making decisions about what we want in our wills. Though, if you are like many of us, thinking through end-of-life plans can be difficult and confusing. Common questions include: What is probate, and should it be avoided? Should you have a will or a trust? Should you plan for incapacitation?

North Memorial FCU is excited to offer a webinar targeted at answering these questions, in addition to any other estate planning questions you may have.

**The webinar will be held on Wednesday, July 21st at 10:00 am. In an effort to provide a personalized experience, we will be limiting attendance to 15 participants. Please register early to reserve your spot!** To register please visit our homepage at: **[www.northmemorialfcu.com](http://www.northmemorialfcu.com)** and look for the **Webinar Registration**

**button**. This webinar was created for people of all ages and all stages of life.

Jake Weinand, Financial Services Officer, from our Maple Grove branch and the managing attorney of Next Generation Legal Services, LLC, will be hosting the webinar. Jake comes with a wealth of estate planning knowledge and experience. Jake obtained his law degree and MBA from University of St. Thomas, graduating in 2015. Prior to joining NMFCU, Jake was a specialty estate tax associate at a top 10 national public account firm in Minneapolis.

When Jake made the jump to the credit union, he knew it was a good match since credit unions are committed to the lives of their members. The opportunity to support credit union members by developing meaningful relationships and providing guidance for their goals sounded like a breath of fresh air. Since joining NMFCU, in addition to providing lending services, Jake has worked with the credit union management team and the board of directors to offer a new approach to estate planning and education. In support of this effort, Jake also formed his own law firm, Next Generation Legal Services, LLC, where he provides straight forward estate planning legal services; including: wills, trusts, powers of attorney, and health care directives.

We hope you join Jake for this exciting opportunity to answer your estate planning questions.

## Who's Calling and Why?

When you're making purchases with your NMFCU Debit Card and you receive a call from Oklahoma, NE, it may be a debit card rep calling to verify you are making the purchase and not a fraudster. If you do receive a call please answer even if you are not currently shopping since it could be notifying you of a potential fraudulent charge. This is an easy way to prevent fraud before it impacts your account. The representative will not ask for your account number, they will verify they are talking to the correct person and ask you about the transaction. If it is fraud they will turn off your card but you will need to contact the credit union to order a new one. If you are making the purchase, they will allow the purchase to go through.

## 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 in Oklahoma, NE. If you see this show up on your caller ID, it may be our call center verifying a transaction. Please answer the call to confirm the transaction.

## Summer Skip-A-Pay

Summer Skip-A-Pay is coming for August or September payments to help you get ready for school expenses, go on a summer vacation, or just help you get caught up on bills.

For only \$35 per qualifying consumer loan, you can 'SKIP' your monthly payment. (2 payments if you are on a bi-weekly payment schedule.)

Skip-A-Pay Applications can be found in the Application Center on our website.  
[www.northmemorialfcu.com](http://www.northmemorialfcu.com)

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1 Year Term**

Use to pay off high interest credit cards or take a sunny vacation!

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

\*APR = Annual Percentage Rate

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### 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.



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