



# HEALTHY WEALTHY & WISE

A Financial Publication for Members of  
North Memorial Federal Credit Union

## Welcome to Our New Logo and Branding

We are excited to show off our new logo. Our commitment to our members is still strong as ever but we thought it was time to freshen up our look. We hope you like it!

## Equifax Breach

As you may have heard, Equifax has experienced a massive data breach affecting 143 million Americans' personal data. This includes social security numbers, birthdates, addresses, credit card account numbers, and in some cases, Driver's license numbers. Essentially, all of the information many financials use to verify customers or members.

### *Find out if you are at risk*

Equifax has established a website to assist you in finding out whether or not you were affected by this breach. You'll need to provide your last name and the last six digits of your social security number. Once submitted, you will receive a message indicating whether you've been affected.

[www.equifaxsecurity2017.com/potential-impact/](http://www.equifaxsecurity2017.com/potential-impact/)

### *What to do next*

- Consider credit file monitoring and identity theft protection: Equifax is giving free service for one year through its TrustedID Premier business, regardless of whether you've been impacted by the hack.
- Consider a credit freeze: A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

Learn more about this option on the Federal Trade Commission's Consumer Information Page.

### *Monitor Your Accounts*

As always, North Memorial FCU continues to take steps to ensure your account information remains secure. We also provide tools to assist you in monitoring your own accounts for any signs of suspicious activity. These tools include:

- Online Banking
- Mobile Banking
- eStatements
- Account Alerts
- Visa Fraud Alerts

Use these tools and more to review and track account transactions and activity. Contact us immediately if you notice any suspicious activity.

## Deposit Your Checks Remotely

Did you know that North Memorial FCU has an app? We do! If you download the app from the App Store or Google Play, you will be able to log into your Online Banking from your phone or tablet, use Remote Deposit (deposit checks into your checking account from anywhere!) and even apply for a loan! Download the App today!

## EVENTS

### International Credit Union Day

Join us on Thursday, October 19th in our lobbies to celebrate International Credit Union Day. We will be having cookies and coffee and some giveaways.

### Holiday Party

You're invited! Join us for our Annual Holiday Party at the Old Log Theater on Saturday, December 2nd at 11 am.

The play this year is Snow White. Tickets will be available in the Robbinsdale and Maple Grove office after October 16th.

### Christmas Club

Christmas Club funds will be transferred into Regular Savings on Wednesday, November 1st.

## SPECIALS!

# New Logo CD Special!

## 19<sup>th</sup> Month CD 1.25% APY\*

\*Annual Percentage Yield



## PRODUCTS & SERVICES

### Skip A Pay

\$35 to skip your consumer loan payments in December or January! If you're interested download the application at [www.northmemorialfcu.com/application-center](http://www.northmemorialfcu.com/application-center).

### Scholarships

North Memorial FCU will be partnering with the MN Credit Union Foundation Scholarship Council to offer \$500 and \$1,000 scholarships for 2018. Scholarship applications will be found on the website after October 15th. The application will be a 500 word essay and the topic will be provided. Applications will need to be submitted by February 1st, 2018. Winners will be announced in April.

### Holiday Loan

Up to \$3,000  
5.99% Annual Percentage Rate  
1 Year Term  
Pay off high-interest credit cards.

Take a Winter vacation!  
Take the worry out of buying gifts!

### Same Day ACH

On September 15th, in an effort to improve the US payments system, NMFCU changed the times during the day that we apply electronic debits to your account. Always remember to have funds in your account when you authorize any debits or payments.

## 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 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

## 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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