NORTH MEMORIAL FEDERAL CREDIT UNION

A Financial Publication for Members of North Memorial Federal Credit Union

HEALTHY WEALTHY & WISE

OCTOBER 2026

Get ready to Tap your Debit Card



Coming in 2026 a New Card, New Look, & Easier Use

Your current North Memorial FCU Visa® Debit Card will soon be replaced with a new Mastercard® Debit Card.

As part of this upgrade, you will receive a new card in the mail, watch for it to arrive in late October or the beginning of November. Because we are changing to Mastercard®, your card number will change, and you will need to activate and begin using your new card soon after receiving it.

Accessing your money will be easier and safer with these new card benefits: more secure Debit Card technology and the ability to pay by Tap. By the end of the year, you will also have the ability to add your card to your Digital Wallet for convenience and ease for online purchases.

You have four important steps:

1. Watch for your new North Memorial FCU Mastercard® Debit Card to arrive by mail in late October/early November after we complete our testing.
2. Activate your card as soon as you receive it.
3. Begin using your new card after you receive it in the mail. We are anticipating the current North Memorial FCU Visa Debit cards will deactivate within a couple of weeks after your new Mastercard® Debit card is delivered.
4. Update any recurring payments, subscriptions, and merchant accounts with your new card information. This is a great time to review these recurring charges and see if you could be saving money. Examples include: Netflix, Amazon, Hulu, Spotify, utility payments, and gym memberships.

If you have questions, please contact us at (763) 367-7700. Our team is here to provide the personal service, trusted guidance, and local support you can count on.

What You Need to Know
Mastercard® Debit Card

- Your account remains the same
- Your funds remain safe and accesible
- Your new card includes enhanced security measures
- Your card number, expiration date, and security code will change.

Toys for Tots

North Memorial FCU will be partnering with the North Memorial Health ERC to provide Toys for Tots sites this holiday season.

We will start collecting new and packaged toys Monday, November 9th and ending out collection on Wednesday, December 9th.

Thank you for your continued generosity in donating to this worthwhile organization!

NMFCU Team Updates

Staff Update: Enhancing Service for Our Members

At North Memorial FCU, we are fortunate to have an exceptional team dedicated to serving our members. As our organization continues to grow, we are making a few staffing updates to better support your financial needs.

Many of you may already know that Ki-Anya Richey has been promoted to Branch Manager of our Maple Grove office. With Ki-Anya stepping into this new role, we identified an opportunity to strengthen our Lending team.

We are pleased to announce that Marilyn Chopp has accepted the role of Financial Services Officer (FSO). Marilyn has already been supporting the Loan Department and will now dedicate more of her time to assisting members with their lending needs in our Maple Grove office.

Marilyn joins Raina Matthews, FSO, and Bud Heifort, VP of Lending, who primarily serve members from our Robbinsdale office. In addition to her lending responsibilities, Marilyn will continue to provide IRA support in Maple Grove alongside Sam Youngs (formerly Norman) in Robbinsdale.

Please join us in congratulating Ki-Anya and Marilyn on their new roles and continued commitment to serving our members.

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 Year's Day
January 19	MLK Jr. Day
February 16	President's Day
May 25	Memorial Day
June 19	Juneteenth
September 7	Labor Day
October 12	Columbus Day
November 11	Veteran's Day
November 26	Thanksgiving
December 25	Christmas Day

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.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency
EQUAL HOUSING OPPORTUNITY

Dana Garrett - President/CEO
Bud Heifort - VP Lending
Dawn Dunkelberger-
VP Financial Services

Board of Directors
Steve Miller
Kent Kleppe
Deb Contreras
Greg Bodin
Jordan Reller
Heather Singsank
Erica Croaston