



HEALTHY WEALTHY & WISE

A Financial Publication for Members of
North Memorial Federal Credit Union

JANUARY 2019

Happy Holidays from the Old Log!



Winnie the Pooh

North Memorial FCU loves sponsoring the The Annual Holiday play at the Old Log Theater and this year was no exception. The play was Winnie the Pooh and the young kids loved it and fun was had by all. Since Santa and Mrs. Claus were on hand to give out candy canes and talk with kids young and old, everyone was on their best behavior and made

the entire event a success. The credit union loves that families have been making the Old Log Theater play a tradition. The holiday party is a fun way to give back to our members and employees of North Memorial Health and Maple Grove Hospital and their families. We look forward to it every year, A special thank you to Mr. and Mrs. Claus (Michael and Carol-Lynne Burke) who donate their time to make it special for all who attend.



Dana Garret, Linda Mankowski, Dawn Dunkelber Dunkelberger, Santa and Mrs. Claus

Will You Be Traveling?

Remember to let us know if you will be traveling so we can ensure your debit card works. If you are shopping with your debit card and you receive a call from a Nebraska phone number verifying you are making a purchase, they are calling on our behalf to ensure it is not fraud. They will not ask for your account number.

Consider getting a prepaid Travel Card for travel. It's a safe way to pay and it's not connected to your account.

Remote Deposit Reminders

When depositing checks remotely remember to

- Sign the check
- Put your account number on the back
- Write 'For Remote Deposit' on the back.

Photos of the front and back of the check need to be clear and include the entire check. It is best if there are no other objects in the photo (background).

Checks are always deposited into your checking account.

Annual Notice

NMFCU's Privacy Policy can be viewed by visiting us online at www.northmemorialfcu.com, picked up at either of our locations or by calling the credit union at 763-255-2900.

Annual Member Verifications

North Memorial FCU Supervisory Committee will be conducting an annual Member Verification with the December 2018 statements. Members will be asked to review their statement and respond back to the committee if there is a discrepancy.



2018 WINcentive Winners!

Tayson B. (\$100)
Judy P. (\$100)
Hunter W. (\$100)
Rick D. (\$100)
Pamela R. (\$100)
Steven C. (\$100)
Marita F. (\$100)
Theresa H. (\$100)
Alberto S. (\$100)
Jiabi W. (\$100)
Krystyna T. (\$100)
Gannon M. (\$100)
Jean E. (\$100)
Cheryl T. (\$100)

Congratulations to all of our WINcentive Account holders for making saving fun!

You Are Invited!

Thursday, February 21, 2019

3:30 pm - 4:00 pm

Social Time

4:00 pm - 5:00 pm Business

Business Meeting

Vance DeMong Room

Enjoy snacks and refreshments while you learn about your credit union and what's new in 2019. After the business meeting you will have a chance to win cash and prizes!

The Maple Grove office will close @ 2 pm and the Robbinsdale office will close @ 2:30 pm to allow the employees to attend.

Holiday Loan

Up to \$3,000

5.99% Annual Percentage Rate

1 Year Term

Use to pay off high interest credit cards or take a vacation after the holidays!

Apply online at www.northmemorialfcu.com or at either location.

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

Skip A Pay

\$35 to skip your consumer loan payment in January! If you're interested download the application at www.northmemorialfcu.com/application-center

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 21	MLK Jr. Day
February 18	President's Day
May 27	Memorial Day
July 4	Independence Day
September 2	Labor Day
October 14	Columbus Day
November 11	Veteran's Day
November 28	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
Karen Bouley
Greg Bodin
Cyndi Carroll
Rick Ramacher