



HEALTHY
WEALTHY
& WISE

A Financial Publication for Members of
North Memorial Federal Credit Union

JANUARY 2022

Year In Review

As we close 2021, on behalf of the Board of Directors and Management of North Memorial Federal Credit Union, we would like to THANK YOU, our valued member-owners for your continued membership and support of North Memorial FCU. 2021 provided us with unique and difficult challenges but we have again persevered and found strength in each other and in our ability to adapt to a myriad of changes- environmental, regulatory and those of the human condition.

Primarily serving the healthcare community, we have found great honor in doing our best to take care of you and your financial well-being, while you take care of customers and attempt to take care of yourselves. We have enhanced our electronic delivery channels and found increased usage of our online application portals, many of you applying for loans and membership, and even depositing checks remotely all hours of the day and night. Our team too has answered your calls and emails during off hours of the evening and weekend in an effort to adapt and serve you.

And even with all that was on your plate, when we placed a CALL TO ACTION to members to reach out to legislators to discourage inclusion of a burdensome IRS provision, you answered the call, and sent emails and letters which made a huge impact and appears to have halted the consideration of this provision- for now.

As always, we wish you and your family health and happiness in the New Year. We look forward to serving you and supporting your financial success.

Dana Garrett
President/CEO

Virtual Annual Meeting

The North Memorial FCU Annual Meeting will be held virtually on February 17th, 2022. For the second year in a row the Board of Directors and Management have made the decision to **conduct the Annual Meeting virtually**. We will send out an email in January with the details and the process for RSVP'ing to the meeting. Thank you for your patience as we all navigate the new method of gathering together.

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 2021 statements. Members will be asked to review their statement and respond back to the committee if there is a discrepancy.

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 \$50 payment, other restrictions may apply.

2022 Holiday Schedule

North Memorial FCU has updated the Holiday schedule for 2022 to include the Federal Holiday Juneteenth on June 20th.



What if Saving Money was Fun?

WINcentive Savings is a prize linked savings account that offers members a chance to win cash prizes from a statewide drawing pool, with a chance to win monthly, quarterly and an annual prize. For every \$25 increase in your monthly balance, you earn one entry into each of the upcoming monthly, quarterly and annual statewide drawings. Earn up to 4 entries each month. This account is offered exclusively to credit union members! Talk with a credit union representative to learn more and sign up to start saving!

SKIP-A-PAY \$35 to Skip Your January Consumer Loan Payment

Apply online at www.northmemorialfcu.com

Consumer loans in good standing that have been open for at least 12 months or longer.

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 17	MLK Jr. Day
February 21	President's Day
May 30	Memorial Day
June 20	Juneteenth
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 11	Veteran's Day
November 24	Thanksgiving
December 26	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.



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
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