



# HEALTHY WEALTHY & WISE

A Financial Publication for Members of  
North Memorial Federal Credit Union

OCTOBER 2020

## Call to Action - A PAIR of Requests

It is hard to believe we have weathered another quarter of change- in our community and our industry. We continue to do the challenging work of serving our members' needs, whether physical by maintaining an open branch presence in both Robbinsdale and Maple Grove, or technical by providing loan deferments and reduced fees for members experiencing job loss or hardship due to the COVID-19 pandemic.

This new environment has hindered our ability to inform and educate new North Memorial Health team members about the value credit union membership brings to their benefit package. Traditional orientation expos and in presence on site opportunities have been cancelled for the foreseeable future. So we are calling upon you- our member-owners and strongest advocates! Please make sure new team members coming to your department are aware they are eligible to join the credit union. Higher savings rates, lower loan rates and reduced fees are just some of the values North Memorial FCU can provide to members wallets. And did you know by being a member, your immediate family members are eligible for credit union membership as well! We are here to help and eager to provide solutions and savings to all our North Memorial families.

Also- I am excited to announce we have found a way to continue the tradition of completing a volunteer service project for 2020, despite the many hurdles COVID-19 restrictions have presented. This year's event will look and feel quite different from year's previous but we do always like to try and include our members in the giving in some way. One of our activities will be making cards for isolated seniors on Monday, October 12th, 2020 and delivering them to local nursing homes and/or shelters. We would love to include with our cards a pair of warm, fuzzy socks. We are hoping to make 145 cards and are looking for donations of 145 pairs of socks. Socks should be new and varying adult sizes. We will collect socks throughout the month of October. Also, if you know of a nursing home or shelter in need, please email your recommendation to [kindness@northmemorialfcu.com](mailto:kindness@northmemorialfcu.com) . We thank you in advance for your donation and support of our day of giving.



# Lobbies are Open! Security Procedures

Who would have thought you could walk into a Financial Institution with a mask on and it would be the norm? Because of this and Social Distancing we have some new procedures for our lobbies.

Before entering:

- Assess if you're feeling well or have any symptoms that could be related to COVID-19.
- Could your transaction be done online?
- Ensure the first social distancing marker is vacant. Do not enter if it is occupied. (There should be no more than 5 members in our lobby at a time.)

Upon entering:

- Foam in with hand sanitizer.
- ***Please be prepared to lower mask for security camera and employee identification, do not proceed until acknowledged and identified by staff member.*** Mask may be placed back once identified by staff member.
- Do not access office areas unless invited in for an appointment.

Upon completion of transaction:

- Foam out with hand sanitizer.

We continue to ask members to refrain from wearing sunglasses in our lobbies and using their cell phones.

Thank you for complying with these procedures for the health and safety of all of our members and staff.

# Old Log Theater Holiday Party

We are saddened to announce that we will not be having our Annual Holiday Party at the Old Log Theater this year due to COVID-19. The Old Log Theater has officially announced they will not be producing the children's play in 2020. At this point we are looking at our options for a holiday celebration. We will notify our membership if we come up with a creative and safe alternative to the Holiday play.

## Holiday Loans

It's that time of the year -  
Holiday Loans are here!

Skip your November or December payments to free up some cash for the holidays, go on a road trip or your next Amazon outing!

**Up to \$3,000**  
**5.99% APR\***  
**1 Year Term**

Apply online at  
[www.northmemorialfcu.com/application-center](http://www.northmemorialfcu.com/application-center)

Only qualified consumer loans.

\*Annual Percentage Rate  
Approval and rate based on worthiness. Minimum \$50 payment, other restrictions may apply.

## Holiday Skip A Pay

Skip your payment/s in either December 2020 or January 2021 for only \$35.  
Download the application at [www.northmemorialfcu.com/application-center](http://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 20	MLK Jr. Day
February 17	President's Day
May 25	Memorial Day
July 4	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veteran's Day
November 26	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.



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