



July 1, 2022 Issue 104

A printed version of this newsletter is available in our lobby or by request. You may also view on our website at www.northwoodscu.org.

[CLICK HERE TO VIEW OUR RATES](#)

85th Annual Meeting



Our 85th Annual Meeting was held on Tuesday, May 17th this year! Hosted at the Cloquet High School with viewing parties at our Moose Lake branch and the Floodwood Event Center, the meeting had a great turnout both in-person and virtually, where members could watch via Facebook live wherever they may be!

Before the meeting began, a special seminar on Wills, Trusts, and Estates was presented by Jake Baker with Hanft Pride, hosted by Ed Grondahl of Northwoods Retirement and Investment Services.

We would like to thank all our members for attending, and our employees for taking the time to make our 85th Annual Meeting a success in 2022!

If you would like to view the annual meeting, please visit our [Facebook page](#) or our [website](#)!

A message from Northwoods Credit Union
President Doug Wolf



We have been dealing with the COVID-19 pandemic for almost two and one-half years and while many government-mandated restrictions have been relaxed, the ongoing infections and mutations of the virus continue to affect our personal and business lives. Like it or not, we will continue to deal with the COVID-19 virus for a very long time.

Here at Northwoods Credit Union, I think we have dealt with this pandemic remarkably well. Until the past few months, we only had sporadic staff absences due to contracting the virus, or at least testing positive for the virus. During the first 18 to 24 months of the virus outbreak, we had few employees test positive and even fewer having symptoms. Thankfully, we have not had any staff hospitalizations.

Over the past few months, we have seen an increase in staff outages due to COVID-19 related reasons. We continue to follow CDC and State protocols for when an employee tests positive or has a known exposure.

While the protocols now call for less time out of the office, the increase in the number of staff and frequency of being out has increased causing some of our offices and departments to be short staffed. While this is true, we have tried our best to not let this interrupt our services to you, our members.

So far, our staff has been able to cover for each other to the point where you should not notice when receiving services, except for one instance when we had to close a branch lobby for a few days and only operate the drive-up.

Despite the increase in effected staff, we continue to make employee mask wearing optional as the CDC guidance allows for this. Likewise, we continue to have mask wearing optional in our facilities for members and guests. However, we are continuing to take other precautions for our members and staff by; providing hand sanitizer lotion dispensers and a supply of disposable masks at each public entrance of our facilities, keeping the plexiglass barriers in place at the transaction counters and in private offices, by practicing social distancing whenever possible, and by continuing to have ATMs, transaction counters and doors periodically wiped down with disinfectant wipes throughout the day.

These precautions will remain in place for the foreseeable future, or at least until the spread of the virus has subsided more and the CDC guidance indicates these precautions are no longer needed.

I do not know if we will ever get back to how live interactions were pre-pandemic, but I do know we all will find a way to a new normal that doesn't seem so disruptive. I can't wait for that day to come, how about you?

- Doug Wolf
CEO

MEMBER APPRECIATION DAYS!



*Save
T.H.E
DATE*

AUGUST 16 - FLOODWOOD BRANCH

AUGUST 17 - MOOSE LAKE BRANCH

AUGUST 18 - AVENUE B BRANCH



STAY TUNED TO OUR SOCIAL MEDIA
AND WEBSITE FOR MORE!


We will be holding our annual Member Appreciation Days for the above dates! Free lunches/prizes will be provided with more info to come, so stay tuned to our social media accounts and website in the meantime!

We Offer Reloadable Visa® Cards along with our Visa Gift Cards!

You're probably aware that we've had Visa Gift Cards available for years. They're \$3.95 to purchase, available to purchase from \$10-\$1,000 to use yourself or give as a gift. Once the original amount is gone, the card can be thrown away. These are perfect for any gift or a one-time purchase.

With our **Reloadable NCU Visa Cards**, you can reload your card again and again! They also have an app, CUMoney, that allows you to check your balance, view

Kids headed to college? Send them with a **Northwoods CU Reloadable Visa Card!**

- Reloadable from your NCU account in person or online!
- View transactions online or the app at 
- Purchase today for \$5.00



Call or text for more info at
1-888-458-0975



receipts and transactions, turn your card off if lost and then back on when found! The Reloadable NCU Visa Card is accepted worldwide and has the secure EMV chip which makes it great for travel - domestic or international. These cards make a great option for our members!

- Use for Travel
- Give as a Gift
- Send with your college student to reload as needed
- Use for online purchases
- Use in place of a checking account
- Manage your money without worry of overdraft fees

The NCU Reloadable Visa Cards cost \$5 to purchase. You may load the card in amounts \$100-\$5,000. Each time the card is reloaded, there will be a \$2.00 charge. Best of all, these cards are easy to purchase and use!

STEP 1 Purchase and load the card at Northwoods CU. You can begin using card immediately.

STEP 2 Use your card to buy gas, pay bills online, shop, online purchases, etc.

STEP 3 Reload your card at Northwoods CU or through the CUMoney app!

[Click here for more information on both cards!](#)

Sign Up for Texting Service

*Please note that NCU offers two types of texting service:

Conversational Texting allows us to text you regarding something specific to you.

You may OPT IN by texting any of our main phone numbers.

You may OPT OUT by texting 'opt-out' to any of our phone numbers

News & Updates Texting allows us to send a text to many members notifying you of an event at the Credit Union, a branch closure, etc.

You can OPT IN to receive these by texting ENROLL NEWS to 1-888-458-0975

You can OPT OUT of these by texting QUIT to 1-888-458-0975.

(Message & data rates may apply)

[Opt-in form available here.](#)

Buying a car?

Watch our video below for FIVE things you must do



DATES TO REMEMBER

July

Monday, July 4th

All offices closed in observance of
Independence Day.

Moose Lake 4th of July Parade

Sunday, July 10th

Floodwood Catfish Days Parade

Sunday, July 31th

Carlton Daze Parade

Friday, July 29th

Moose Lake Nine & Dine

August

Saturday, August 6th

Esko Fun Days Parade

**Tue, Wed, Thurs, August 16th, 17th,
18th**

NCU Member Appreciation Days

September

Monday, September 5th

All offices closed in observance of Labor
Day

Saturday, September 17th

Floodwood Fall Color Fest

Attention TEENS!

Quarterly Teen Club Financial Article Contest

We unfortunately didn't receive any
article submissions from our
members this past quarter.

Be sure to get your article in prior to September 30th for your chance to have your article published and a chance to win \$100!

Submit your article for our next newsletter edition or ask any questions now at marketing@northwoodscu.org.

Visit our Teen Club web page [here for more info!](#)



*Not all will qualify. Membership eligibility required. NCU is insured by the NCUA.

[Click to learn more and get pre-approved*](#)

FYI

Debit Card Users,

In an effort to efficiently monitor our debit card portfolio we will perform quarterly maintenance.

If you don't use or have never activated your debit card after 12 months, the card will be closed.

All you have to do to keep your debit card active is use it once anywhere you'd like.

REVIEW YOUR ACCOUNT

Please be sure to review your account beneficiaries. To add a beneficiary to your account you will need their date of birth, social security number and their address.

Ask your MSR next time you stop in or call to verify that this is correct on your account.

Also, don't forget to

AVOID IDENTITY THEFT

These resources can help you monitor your credit & avoid identity theft.

[FTC.gov](#)

[Opt Out Prescreen Link](#)

[Annual Credit Report link](#)

Opt Out 1-888-567-8688

How to Financially Prepare to Purchase Your First Home in 2022

This short video will help explain how to purchase your first home: [VIDEO](#)



review your address & phone number on your account every so often as these bits of info are important to maintain.

NORTHWOODS AROUND TOWN



Northwoods Credit Union was proud to help plan and attend Senior Day in Cloquet in recognition of World Elder Abuse Awareness Day again this year!

Senior Day in Cloquet was held on June 15th in partnership with Reliable Insurance Agency to help raise awareness for World Elder Abuse Awareness Day. The event went from 11 a.m. - 3p.m. with free transportation provided by Arrowhead Transit.

30+ Local food & craft vendors were on-site with community resources also available to those in attendance. Prizes were handed out hourly with many generous donations from local businesses such as Streetcar Kitchen & Pub, B&B Market, Perkins, L&M, and more.

A special thanks to WKLK for broadcasting the event live on-site and providing music.

For further Senior Day updates and discussion, check out the **event page!**

You can check out FOX 21's story on the event from last year **[HERE!](#)**

Employee Spotlight - Jared M.

Jared started out as an MSR/Teller with NCU in October of 2019. He was searching for a job with a credit union because he liked the *people helping people* philosophy.

Lake Superior brought Jared to the northland from Montana. He was only in Minnesota about three weeks when he found the position here at Northwoods.

Now, Jared is a Mortgage Originator and a typical day for him includes checking in and responding to phone calls and emails both internally and externally to meet our member questions, and working with members to reach their financial goals of getting into a home they can call their own.



"Enjoying the journey with our members in getting them to the ultimate goal of finding a place to call their own," Jared says when asked about his favorite aspect of the job.

For someone in Jared's position, it's very important to remain organized. "We have a lot of moving parts, so being organized is essential to success," says Jared.

"Jared has been a huge asset to the mortgage department. He was recently promoted to a Mortgage Originator and is learning the ropes quickly," says Anna M., Director of Mortgage Lending.

"His knowledge gained as a Mortgage Processor and his desire to help people will contribute to him excelling in this position," Anna adds.

Outside of work, Jared enjoys cooking, more specifically steak on the grill, homemade pasta noodles, and homemade pie. Jared also enjoys spending time with family.

A favorite quote from Jared:

"Everybody comes to a point in their life when they want to quit. But it's what you do in that moment that determines who you are."

- David Goggins

Jared is available at the following two locations:

Northwoods Credit Union Moose Lake Office

90 Arrowhead Lane

Moose Lake, MN

Phone: (218) 485-5707

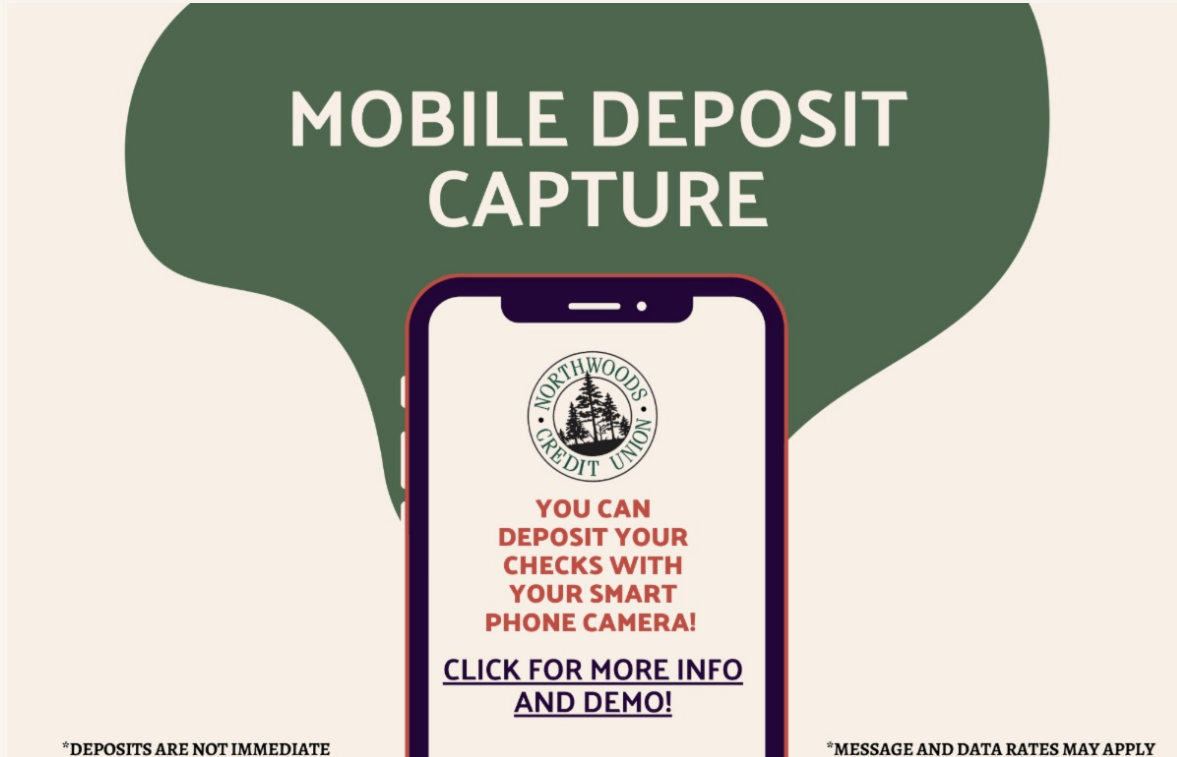
Northwoods Credit Union Main Office (Ave B)

1702 Avenue B

Cloquet, MN

Call or text: 218-879-0965

Snap To It!



Mobile Deposit capture gives you the convenience to make deposits day or night, from virtually any location, giving users faster access to funds and the ability to quickly deposit funds. With our Mobile Deposit you will be able to:

- Receive one-click access to Mobile Deposit within your app with no additional downloads or installs.
- Simply deposit checks with just a few taps and camera clicks.
- Safeguard information with the same security as online banking.

Mobile Deposit provides the convenience users have come to expect. Mobile Deposit is accessed through your Northwoods Credit Union mobile banking app and available for download through the App Store® and Google Play®. Please note, all checks deposited via mobile deposit will need to be endorsed with a signature and "NCU Mobile Deposit." If either is missing, your check will be rejected. Please see our website for deposit times your check will be credited to your account [here](#).

Set up, View, or Edit Transfers in Online Banking

It's easy!

Have questions regarding the set up, viewing, or editing of transfers with online banking? Click below to view our handy graphic that will help you learn more!

[**LEARN MORE**](#)



Membership Eligibility Required. Federally Insured by NCUA.

FOLLOW US!

