



October 1, 2022 Issue 105

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](http://www.northwoodscu.org).

[CLICK HERE TO VIEW OUR RATES](#)

THANK YOU!



**Northwoods Credit Union thanks our members, employees, Holy Smokes Catering, Rich Cuisine, WKLK, and all those involved in making our 2022 Member Appreciation Days such a success!**

NCU would like to thank **all** that attended our three-day 2022 Member Appreciation Days held August 16th, 17th, and 18th at our Floodwood, Moose Lake, and Cloquet locations. Free lunch & snacks were provided and we drew for a new Blackstone Griddle at each location! \*Blackstone is not affiliated with this giveaway.

### **Stanley Avenue Remodel**

As you may remember, over the past three years we have been making



improvements to our offices to accommodate new services, future growth, and to improve your member experience. Next up is our Stanley Ave branch office remodel. (located near Walmart in Cloquet).

You may not know this, but, the Stanley Ave office was originally built in 2004 as a bank branch and Northwoods Credit Union acquired the facility 10 years ago in 2012. When we acquired the building in 2012, it came with the existing furnishings and finishes that were part of the bank branch from when it was constructed in 2004.

This means that the furniture, finishes, and most of the other parts of the building have had only minor cosmetic upkeep changes (i.e. changing the signs, replacing light fixtures and ceiling tiles as needed). With the building, furniture, and finishes now 18 years old, with service delivery changes in those 18 years, and our needs for the future, now is the time to do some remodel updates to the building.

The building will get a fresh new look on the outside and the interior will be updated and modified a bit to accommodate additional staff and create an even better member lobby experience.

To make the remodel happen as quickly as possible, we will need to close the member lobby beginning on Monday, October 3, 2022, through March 2023. During this time the drive-up will remain open (there may be a week or two near the end of the remodel that will require the drive-up to also be closed – we will notify you well in advance when this date is known).

While the Stanley Ave lobby will be closed for the remodel beginning on Monday, October 3, 2022, our office at 1702 Ave B in Cloquet will be open.

Please plan on using our Ave B office for all lobby and in-person loan transactions during this time. If you have a safe deposit box at our Stanley Ave office, you will still have access, however, we will ask that you give us 24-hour notice to arrange for you to safely access your box.

We are excited to be making these improvements at our Stanley Ave office and we appreciate your understanding during this time of renovations.

Always Looking to the Future.

As we are now in the season of changes, with the trees changing color and the temperatures starting to fall, this is the perfect time to think about changes in our lives and here at Northwoods Credit Union.

All of us here at Northwoods Credit Union are always striving to make sure we are prepared for future changes in products and services, in delivery systems, in our workforce and with our facilities.

The credit union has had significant growth over the past two years, but, we had already been preparing ourselves to accommodate such a period of rapid growth. We continue with this “eye on the future” approach to what we do and plan for. One thing we have all learned in the past three years is that change can come fast and without warning.

The Board, Supervisory Committee, management, and staff all are rowing in the same

direction, seeking the most efficient and cost-effective ways to be prepared for any future change. I already touched on the changes about to happen with our Stanley Ave office.

We are also looking at some significant projects and strategies that are in early stages of development that will improve service delivery. Someone once said, “the only constant in life is change”, how true that is. We recognize this life fact and embrace it.

The challenge with managing changes is to always remember your purpose, your mission, and who got you to the dance. It is also important that as things change, that you keep what you value most, in our case that is our members, our staff, our values, and our company culture.

These things make us who we are and why you, our members, love to do business with us. We will never forget these premises as we anticipate future changes.

Thank you for being a member of Northwoods Credit Union and have a great Fall Season,

– *Doug Wolf*  
CEO



## OCTOBER 2022- SPRING 2023

# 902 STANLEY AVE OFFICE REMODEL

### MONDAY, OCTOBER 3, 2022

- LOBBY CLOSED -Consumer Loan Officers & Lobby Transactions available at 1702 Avenue B, Cloquet during the remodel
- DRIVE-UP will remain open at this time. If we do need to close drive-up for a short time during the remodel, you'll be able to use the 1702 Avenue B Office



It's important to us here at Northwoods Credit Union to be a resource for our members when they are facing **financial hardships**, Coronavirus or otherwise. Our staff is trained to not only conduct your financial transactions but also to help you through troubling financial times. If you're feeling concerned about your current or potential financial situation, please contact us. We have programs and plans in place to help our members and we are here to help.

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### Visa Gift Cards from NCU!

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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.

**[Click here for more information and disclosures!](#)**



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## Northwoods Retirement & Investing Services

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Ed Grondahl, Financial Advisor

**[Click here to get in touch with Ed today!](#)**

\*Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services Inc. (LPL Financial), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union, CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured. May lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

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## Sign Up for Texting Service

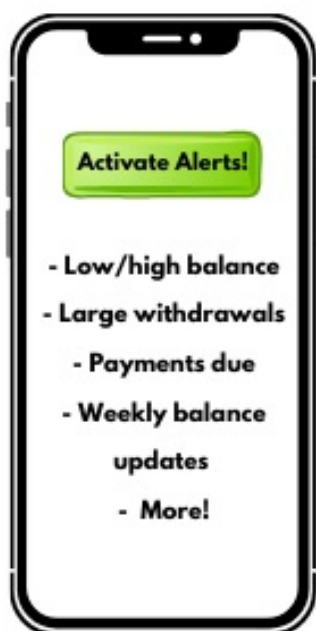
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\*Please note that NCU offers two types of texting service:

**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.

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



## Stay informed!

Did you know you can set personalized account alerts? This can be found under the "additional services" tab in online banking. Click to learn more!

\*Message & data rates may apply

Learn how to set up customizable alerts [here!](#)

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### DATES TO REMEMBER

#### October

##### Monday, October 10th

Closed in observance of the Federal Reserve recognized holiday, Columbus Day.

##### Thursday, October 20th

International Credit Union Day

#### November

##### Friday, November 11th

All offices closed in observance of Veterans Day

##### Thursday, November 24th

All offices closed in observance of Thanksgiving Day

#### December

##### Saturday, December 3rd

Cloquet Santa's Home for the Holiday's Parade

##### Saturday, December 24th

Closed in observance of Christmas Eve Day

##### Monday, December 26th

Closed in observance of Christmas Day

#### January

##### Monday, January 2nd

Closed in observance of New Year's Day

##### Monday, January 16th

Closed in observance of Martin Luther King, Jr. Day

### SAVE THE DATE

#### Tuesday, April 4th

86th Annual Meeting of Northwoods Credit Union - more info to come in our January



## Ready for *Colder* weather?

*Northwoods Credit Union has financing options for all your fall & winter needs! Looking for a wheeler, ice house, or snowmobile?*

*Get preapproved right away with us  
so you're ready to buy!*



**Cloquet, Moose  
Lake, Floodwood**  
northwoodscu.org  
Call or text us! 1-888-  
458-0975

### Why NCU?

- We're local and easy to get ahold of!
- Personalized service from a loan officer who considers more than just your credit score
- Great rates and terms
- 24/7 service with online loan apps and online, mobile, and text banking!\*

\*Carrier data rates may apply.  
Not all applicants will qualify. Membership eligibility required. Insured by NCUA.

## Attention TEENS!!

### Quarterly Teen Club Financial Article Contest

Members age 13-17 are invited to submit an article on a financial topic to be considered for publication in our quarterly newsletter, website and on Facebook.

We will then award 1 teen, \$100 for their submission.\* Submit your article or ask any questions now by **email**.

**Visit our Teen Club web page here for more info!**



## FYI

### Debit Card Users,

In an effort to efficiently monitor

### ATTENTION SNOW BIRDS

Please be sure to

### PROTECT YOUR ACCOUNT

NEVER give out

our debit card portfolio we will perform monthly maintenance.

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

update your address here at Northwoods Credit Union when you head south for the winter.

The post office will not forward your mail so it is imperative you change it with us, directly.

If you'd prefer not to change your address, eStatements would be a great fit for you!

your online banking password or Member ID.

If you realize someone may have gotten this information, please call us immediately to reset your password and check your account.

1-888-458-0975



**Click here** to learn more about our Mobile Banking options.

**Click for more info!**

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## When Times Are Tough We Can Help

Mortgage. Credit Cards. Home equity. In tough times, it's more important than ever to develop and maintain good financial habits. Having a household budget and shedding high-rate credit card debt are two obvious things that could benefit most consumers.



But figuring out where to start can be a daunting task—especially if you feel like you're already in trouble. The thing to remember is that it's never too late to ask for help from your credit union.

**[Read more on our website](#)** for tips to help you save in tough times.

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## Employee Spotlight - Jacque M.

Jacque started out as a Member Services Representative/Teller with Northwoods Credit Union in March of 2022.

She was searching for a position that was a little slower paced than her previous position of serving tables at a family restaurant.

Jacque said, "People are understanding here and still know the importance of member service, and the importance of being member-focused."



Now, Jacque is a Card Services Specialist in our Accounting Department.

A typical day for Jacque involves taking phone calls from members with debit card and credit card issues. She also works on projects to keep both card programs running smoothly.

When asked what Jacque loves about her position, she says, “I love the pace of this position and being able to assist members. I enjoy working with the accounting team who works together and is willing to help when I need a hand. I really enjoy working for a company that supports me.”



“Jacque has been a great addition to the Accounting Department! I appreciate her no fear attitude and value her willingness to dig in and do research when needed. She has already assisted on completing some large projects ahead of schedule.” Paula Olsen – Vice President of Accounting

When Jacque is not at work you can find her hanging out with her extended family. Jacque’s favorite quote is “The only true wisdom is in knowing you know nothing.” - Socrates

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## Northwoods Around Town

This summer was filled with fantastic parades, local events, and great weather! NCU was happy to participate in events like the Carlton Daze Parade, Esko Fun Days Parade, Fond du Lac Tribal & Community College Foundation Cloquet Croquet Fundraiser and more!

Want to stay in the know with our community events and happenings? Visit our **News & Announcements page!** Check out some of the recap photos below!



**FOLLOW US ON SOCIAL MEDIA!**





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Federally Insured by NCUA. Membership Eligibility Required.

