

# Northern United Federal Credit Union

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## January 2020

Happy New Year from all of us at Northern United FCU!

### Neighbors helping Neighbors

*Thank you to everyone for being so giving during this holiday season and donating to Toys for Tots and the Hat & Mitten Tree.*

During the holiday season some of our staff volunteered to donate their personal time to help ring the bell for the Salvation Army.



### Chain of Hearts

For the month of February, we will be selling hearts and chain links to raise money for the Wisconsin Children's Hospital. Although the charity has a national presence, all donations help local children in our community. Show your support by purchasing a heart or chain link to be displayed in the Credit Union's lobby. Heart will be sold for \$2 each and chain links will be \$1 each. All donations will be accepted. Help us fill our lobby with a lot of love for our sick or injured children.



### 906 Kid's Club

It's never too early to start saving! If your child has an account with us or you've been thinking about opening one for them, now's the time! When joining the 906 Kid's Club they will receive a stamp card and for every deposit (minimum of \$5) they will get a stamp. Once the Club card is filled, they will receive a deposit from the credit union. *Children must be under the age of 18 to participate.*

### Refund Season is Here

Tax season is in full swing and the IRS is accepting tax returns starting *January 27<sup>th</sup>*. Love My Credit Union Rewards has partnered with TurboTax to offer our members great service on TurboTax products.

TurboTax guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. TurboTax also

offers TurboTax Live where you can even talk with a tax professional onscreen for unlimited advice and a final review of your return.



### Consolidate Your Debt

After the holidays seasons most of our debt has increased. Whether it be credit cards or Christmas loans you can consolidate your debt into one payment. Consolidation can reduce the amount of monthly payments and pay down your debt faster. Also, you won't have to worry about high interest rates on credit cards or fees.

### Did you know we can finance your vacation?

Escape from the cold this winter and take the family on a getaway. We can finance your vacation and get you into a loan that fits your budget. We have a variety of options to help you plan for your long-awaited vacation.

*Stop in and speak with our loan officer to get the best rates. With rates like ours you can take the whole family!*

Call Danielle at (906) 786-0888 or email to [dmoaya@myfcu.net](mailto:dmoaya@myfcu.net)



### Traveling Tips

Protect yourself against fraud during travel by following these few tips:

- Notify your card holders you will be traveling.
- Use a credit or prepaid travel card, limit the use of cash.
- If bringing cash keep it out of sight.
- Use Anti-theft purse or wallet, *also you can stop by the credit union a pick up an anti-theft card sleeve for your personal debit and/or credit cards.*
- Download the CardNav App on your smartphone to manage your debit card.



Never miss out on any event or important notices by following us on Facebook, Twitter and Instagram!



### Protect your debit card with the CardNav App!

You can protect your debit card against fraud and misuse, in real time using your smartphone.

1. Download the App
2. Create New User
3. Insert information needed
4. Read/accept terms and conditions
5. Create user login and password

- Turn cards on, off, and back on again, in seconds.
- Use GPS to control transactions within a designated locations.
- Limit card use to specific merchants or purchases.
- Control spending by setting limits to match your budget.
- Receive real-time, in-app card-use notifications and spending-limit alerts.

*Compatible with any android or apple smartphone.*

### Perks to using a prepaid Travel Card

There is a safer way to make purchases on your vacation than your debit card!  
Travel cards are just as easy to use and manage as your debit card.

Travel cards can easily be reloaded whenever needed without being linked directly to your checking and savings account. Take it on all your adventures and use it anywhere worldwide. Download the **CUMoney Mobile** app on your smartphone to track your daily transactions and current balance.

#### Holiday Schedule 2020

In observance of these holidays we will be closed:

<b>Memorial Day</b>	<b>Monday, May 25<sup>th</sup></b>
<b>Independence Day</b>	<b>Friday, July 3<sup>rd</sup></b>
<b>Labor Day</b>	<b>Monday, September 7<sup>th</sup></b>
<b>Columbus Day</b>	<b>Monday, October 12<sup>th</sup> – Staff Training</b>
<b>Veterans Day</b>	<b>Wednesday, November 11<sup>th</sup> – as determined by Management if needed for training</b>
<b>Thanksgiving</b>	<b>Thursday, November 26<sup>th</sup></b>
<b>Christmas Eve</b>	<b>Thursday, December 24<sup>th</sup>, opened until 12:30</b>
<b>Christmas</b>	<b>Friday, December 25<sup>th</sup></b>
<b>New Year's Eve</b>	<b>Thursday, December 31<sup>st</sup>, opened until 12:30</b>
<b>New Year's Day</b>	<b>Friday, January 1<sup>st</sup></b>

Please use our ATM, night depository, personal audio teller and home banking for your convenience.

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- Added security with EMV Chip
- Easy to manage with the CUMONEY Mobile App

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#### Important phone Numbers:

- Personal Audio Teller: 1(800) 508-9664
- Debit- After Hours: 1(888) 241-2510 or 1(888) 241-2440
- Visa Customer Service: 1(800) 828-3901