

# HEALTHY WEALTHY & WISE



NORTH MEMORIAL Federal Credit Union

A Financial Publication for Members of North Memorial Federal Credit Union!

## Are you or a family member going back to school this fall?

If so, be sure to fill out your Free Application for Federal Student Aid (FAFSA) online at [www.northmemorialfcu.com](http://www.northmemorialfcu.com)

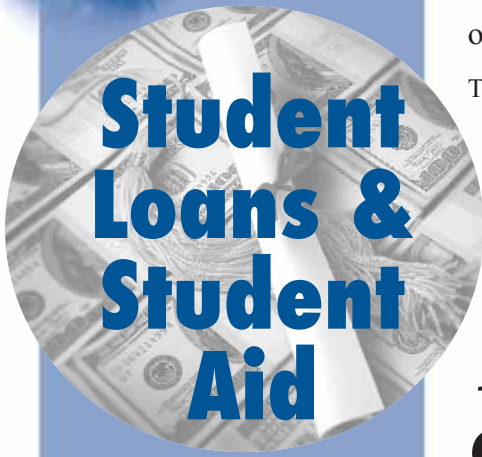
The sooner you fill out the FAFSA Application, the better chance you have to qualify for state and federal grants, plus you'll see whether you qualify for Stafford loans.

*What other options do I have if I don't qualify for financial aid?*

Parent loans are available for the parents of students and can be used for covering all college expenses. This loan is available whether the student does or does not qualify for financial aid.

## I'm done with school, can I consolidate my student debt?

Yes, you can. Consolidation loans are a one-time after-graduation option and can be used to simplify college debt into one easy payment.



# Cut out the clutter



View or print your monthly statements anytime, anywhere. E-statements are like your paper statements, but online. And they're free!

### WHAT YOU CAN DO

- See everything you would on your paper statement.
- View your statements online anytime, anywhere.
- Print and save statements whenever you need too.
- Increased security and privacy for member account information.
- Access up to 12 months of statements, beginning from the time you sign up.

### SIGNING UP IS EASY

If you have already signed up for free online banking, have internet access and a valid email address, you're ready to sign up. Members need to be online banking users to get E-statements.

### SIGN UP TODAY!

- View our website at [www.northmemorialfcu.com](http://www.northmemorialfcu.com).
- Select online banking from the menu bar at the top of our site.
- Select E-statements from the menu bar.
- Follow instructions at the top of the page.

## It all started with Rich Holm

In 1964, Rich Holm, an employee of North Memorial Medical Center, began the credit union from his desk. His caring nature and dedication to the financial well-being of fellow staff, made a substantial difference in all our lives. Rich served North Memorial FCU continuously for 41 years even after retiring from NMMC in 1995. On March 4, 2005 we lost both our founder and a close friend. We continue his vision and dedicate our service and commitment to members in honor of Rich Holm.



*Lifestyle Banking Solutions*



# FREE ATM Access!

**SOMETHING NEW!** NMFCU members now enjoy three free ATM withdrawals per month (\$1 for additional withdrawals). ATM withdrawals from NMMC/NMFCU owned ATMs are free to all members, all of the time.

Preferred Checking Members with a minimum balance of \$400 receive unlimited free ATM withdrawals (excluding surcharges from third party ATMs at off-site locations).

You can avoid unnecessary surcharges from third party ATMs by:

- Using any on-premise Wells Fargo ATM
- Using the ATM at NMMC located by Northway Deli.

Look for a new ATM location coming soon!



## SPRING CAR SALES

April 30, 8 a.m.– 4 p.m.  
Aldrich Arena  
1850 N. White Bear Ave.  
Maplewood

Join Brett at this sale with 350–400 vehicles including a wide variety of cars, trucks, SUVs and minivans. Members will be eligible to enter a drawing for one of four personal DVD players being given away. Stop by and sign up. No purchase required, and you do not need to be present to win.

All members who purchase a vehicle at the sale will receive:

- A \$25.00 gas card for SuperAmerica.
- A roadside emergency kit.
- A money-back guarantee on extended warranties if they choose to purchase one.

### CU Auto Resource Center

May 21, 8 a.m.– 5 p.m.  
500 Main St., New Brighton  
Featuring 2000 or newer models, mainly one or two year-old models at the New Brighton location.

### Meeting with Congressman Sabo.



Lynn Kothe, President/CEO met with Congressman Sabo (MN-D) during the National Credit Union Government Affairs Conference in Washington, D.C. to discuss possible legislative issues affecting credit unions. Congressman Sabo has been a good friend to credit unions with his long term support of CU tax-exempt status as not-for-profit financial cooperatives.



## INTRODUCING Integrity Autosource, Inc.

*New name, same great service.*

**Brett Broghammer**  
651-426-6411

Let Brett Broghammer assist you with your next vehicle purchase. Brett has access to all makes and models so he won't be trying to sell you something that won't fit your needs. As a matter of fact, he won't be trying to sell you anything at all. He's here to assist you in finding your next new or used vehicle at a price that's hard to beat. No games, no gimmicks.

If he doesn't have what you are looking for in his inventory he can find it!

Do you have a trade-in? No problem! Trade-ins are welcome.

Give Brett a call or log on to: [Integrityautosource.net](http://Integrityautosource.net) next time you're looking for a new or used vehicle.

## Have NMFCU Preapprove you before the Sales

Stop by the credit union and have Bud or Shelly preapprove you before the car sales. There is no cost for preapproval and no obligation to buy.

### R A T E W A T C H

Effective as of 3-4-2005. Rates are provided by RateWatch.

Shop and compare...

we'll make the shopping easier with the following rate comparison:

Rates for	NMFCU	United Educators CU	US Bank	Wells Fargo	General Mills FCU	Topline FCU
2005 100% \$25,000 Auto loan						
48 months	4.50%	3.49%	6.2%	6.26%	4.75%	3.48%
60 months	4.50%	3.49%	6.28%	6.26%	4.75%	3.98%
72 months	5.25%	3.49%	6.49%	6.26%	5.25%	5.68%

2003 100% \$15,000 Auto loan

48 months	4.50%	3.49%	6.2%	6.26%	4.75%	3.48%
60 months	4.50%	3.49%	6.49%	6.26%	4.75%	3.98%
72 months	5.25%	3.49%	6.49%	6.26%	5.25%	5.68%

HELOC 80% LTV Tier 1

	5	5	5	6.85	5	4.49
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Home Equity Loan 80% LTV at \$20,000

36 months	6.00	5.75	5.99	7.3	N/A	5.88
60 months	6.00	5.75	5.99	7.3	6.25 Balloon	5.88
84 months	6.50	6.50	6.49	7.3	N/A	5.92
120 months	6.50	6.50	6.49	7.8	N/A	5.97

Home Equity Loan 90% LTV at \$20,000

36 months	7.25	7	6.99	7.8	N/A	7.18
60 months	7.25	7	6.99	7.8	6.25 Balloon	7.18
84 months	7.75	7	7.49	7.8	N/A	7.64
120 months	7.75	7	7.49	8.3	N/A	7.94

[www.northmemorialfcu.com](http://www.northmemorialfcu.com)

For after-hours loans until 8 p.m. and weekends from 11 a.m. to 8 p.m., call (612) 580-2877

**Robbinsdale Office**  
3300 Oakdale Ave. N.  
Robbinsdale, MN 55422  
Phone: (763) 520-5704  
Fax: (763) 520-7578

**Hours:**  
Monday, Tuesday, Thursday  
8:30 a.m. – 4:30 p.m.  
Wednesday 10 a.m. – 4:30 p.m.  
Friday 8:30 a.m. – 5 p.m.

**Brooklyn Center Office Hours:**  
6300 Shingle Creek Parkway, Suite 160  
Brooklyn Center, MN 55430  
Phone: (763) 566-7425  
Fax: (763) 566-7480

Monday, Tuesday, Thursday  
9 a.m. – 5 p.m.  
Wednesday 10:30 a.m. – 5 p.m.  
Friday 9 a.m. – 6 p.m.



## 2005

Holiday Closings:

May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 11	Veteran's Day
November 24	Thanksgiving Day

Report lost/stolen ATM or 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

