



Happy Fall!

Membership Matters

October is Breast Cancer Awareness Month!

NCCYou newsletter

We are partnering with Circle of Hope to raise money and awareness for our friends and family members battling breast cancer.

Join us at both locations for a Silent Auction and fundraiser on October 14!

We will also be auctioning some items on Facebook, check out our page for details!



A note from our President and CEO...

I want to reach out and share my story in the hopes of paying it forward and my deep desire for helping others. On the week of my birthday in April I took a sick day, as I do every year. I filled my day with routine doctor appointments. Teeth cleaning, dental exam, mammogram, etc.

I received a call two days later stating that my mammogram was abnormal and I needed to be seen for a follow up. I was scheduled for a biopsy in Duluth a couple days later and received a phone call that turned our world upside down and inside out. I was diagnosed with Invasive Ductal Carcinoma. BREAST CANCER! Honestly, the only thing that ran through my mind is how am I going to tell my family.

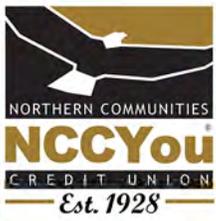
From my first appointment, things moved very quickly. I was set up with an incredible team of surgeons at St Luke's in Duluth. I underwent an initial surgery on June 5th 2019 and found the cancer was caught early and had not metastasized or spread to my lymph nodes. Since then I have had a few setbacks but with all the support of my family and friends I have fought right through.

Throughout our journey, those who knew of my diagnosis were loving, supportive and so giving! I'm so thankful and blessed with my friends and family. I now realize that I am so much stronger and I can do so much more than I ever knew. Everyone has their struggles in life, and this is what was chosen for me.

I want to share this to emphasize the importance of annual mammograms. If in any way I can pay it forward, I want to help bring awareness. I have zero family history of breast cancer. I just turned 44. Yet I am faithful to keep my annual, dreaded check-ups on the week of my birthday. Best gift I ever gave myself! It saved my life!

-Trina





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Adopt
a
Highway
Clean-up
2019!



It was a little chilly the first day.



A lot nicer the second day, and we are having WAY too much fun!

Look for us out and about this fall!



Larry Nanti 5k
Mt. Iron 10/26



Holiday Parade
Virginia 11/23

BOO AT THE ZOO

SATURDAY, OCTOBER 12 & 19



LAKE SUPERIOR ZOO • DULUTH, MN

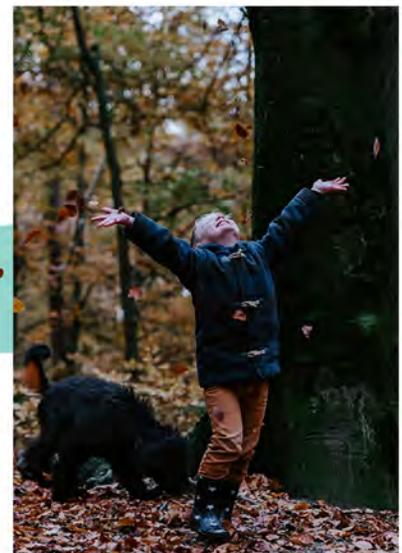
Fall back in LOVE

with your credit card.

We have **zero%** apr*
balance transfers from
October 1st-November 30th!

Call 218-279-3200 today!

*annual percentage rate. 2% or \$5 fee applies to all balance transfers. After 12 months, any balances will revert back to the normal rate.





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A Retirement Fact Sheet- some specifics about the "second act".

By Ed Grohdahl

Does your vision of retirement align with the facts? Here are some noteworthy financial and lifestyle facts about life after 50 that might surprise you.

Up to 85% of a retiree's Social Security income can be taxed. Some retirees are taken aback when they discover this. In addition to the Internal Revenue Service, 13 states levy taxes on some or all Social Security retirement benefits: Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Utah, Vermont, and West Virginia. (It is worth mentioning that the I.R.S. offers free tax advice to people 60 and older through its Tax Counseling for the Elderly program.)¹

Retirees get a slightly larger standard deduction on their federal taxes. Actually, this is true for all taxpayers aged 65 and older, whether they are retired or not. Right now, the standard deduction for an individual taxpayer in this age bracket is \$13,500, compared to \$12,200 for those 64 or younger.²

Retirees can still use IRAs to save for retirement. There is no age limit for contributing to a Roth IRA, just an inflation-adjusted income limit. So, a retiree can keep directing money into a Roth IRA for life, provided they are not earning too much. In fact, a senior can potentially contribute to a traditional IRA until the year they turn 70½.¹

A significant percentage of retirees are carrying education and mortgage debt. The Consumer Finance Protection Bureau says that throughout the U.S., the population of borrowers aged 60 and older who have outstanding student loans grew by at least 20% in every state between 2012 and 2017. In more than half of the 50 states, the increase was 45% or greater. Generations ago, seniors who lived in a home often owned it, free and clear; in this decade, that has not always been so. The Federal Reserve's recent Survey of Consumer Finance found that more than a third of those aged 65-74 have outstanding home loans; nearly a quarter of Americans who are 75 and older are in the same situation.¹

As retirement continues, seniors become less credit dependent. GoBankingRates says that only slightly more than a quarter of Americans over age 75 have any credit card debt, compared to 42% of those aged 65-74.¹

About one in three seniors who live independently also live alone. In fact, the Institute on Aging notes that nearly half of women older than age 75 are on their own. Compared to male seniors, female seniors are nearly twice as likely to live without a spouse, partner, family member, or roommate.¹

Around 64% of women say that they have no "Plan B" if forced to retire early. That is, they would have to completely readjust and reassess their vision of retirement and also redetermine their sources of retirement income. The Transamerica Center for Retirement Studies learned this from its latest survey of more than 6,300 U.S. workers.³

Few older Americans budget for travel expenses. While retirees certainly love to travel, Merrill Lynch found that roughly two-thirds of people aged 50 and older admitted that they had never earmarked funds for their trips, and only 10% said that they had planned their vacations extensively.¹

What financial facts should you consider as you retire? What monetary realities might you need to acknowledge as your retirement progresses from one phase to the next? The reality of retirement may surprise you. If you have not met with a financial professional about your retirement savings and income needs, you may wish to do so. When it comes to retirement, the more information you have, the better.

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«Representative Disclosure»

Citations.

1 - gobankingrates.com/retirement/planning/weird-things-about-retiring/ [8/6/18]

2 - forbes.com/sites/kellyphillipsrb/2018/11/15/irs-announces-2019-tax-rates-standard-deduction-amounts-and-more [11/15/18]

3 - thetreet.com/retirement/18-facts-about-womens-retirement-14558073 [4/17/18]