

Welcome Winter!

Membership matters

Message from our President/CEO

Dear credit union members,

As a member owned, not-for-profit financial institution, our stated mission is to promote member and community success by meeting your changing financial needs. At no time in recent memory was there a greater opportunity for us to fulfill our mission. I am so incredibly proud to say that we continue to do just that. Over the past year, NCCYou has been passionate about creating strong communities and supporting programs related to making a difference in the neighborhoods we call home. Just to name a few, we donated to Wintergreen Northern Wear in Ely for their PPE making campaign, we treated the volunteers at Chum with fresh juices from the Pharm, we brought treats and masks to Lakeview Residence, we brought treats to the St. Louis County Ambulance Services/Fire Departments, We donated to Circle of Hope for Breast Cancer Awareness Month, we donated to Old School Lives in Cotton for Give to the Max Day, sponsored an Eagle at the Great Lakes Aquarium, and made large donations with our Jeans Day Fund to Safe Haven and Advocates for Family Peace. Besides all of those main donations, we also of course did A LOT of supporting the local restaurants. So much delicious food.

I would personally like to thank all our valued members for their continuous support and tremendous level of dedication. I also would like to thank the NCCYou team for all the hard work and incredible levels of enthusiasm ensuring that our members get the best from us.

Wishing everybody a happy, healthy, and successful 2021.

Trina



The 2021 Annual Meeting will be held Virtually on 03/01/21.

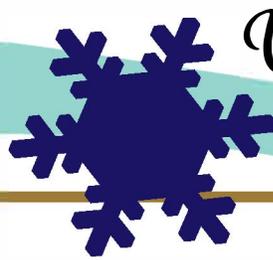
Call for nominations:

3- Three year expired terms for the Board of Directors

1- Three year expired term for the Supervisory Committee

To apply, please call us at 218-279-3200 and we will make arrangements to get you the application. Thank you!

More details to come, please visit www.nccyou.com



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Should You Pay Off Debt or Save Money First?

Hopefully by now, you've received your second stimulus check. (If not, we have resources listed on www.nccyou.com to help you.) So, if you find yourself not needing it immediately for bills or emergency expenses, what is the smartest way to use it? Well, it all comes down to your interest rates. According to WalletHub, the average credit card interest rate is 17.87%. That is shocking to me and it should be to you. Jennifer Barrett, chief education officer at Acorns, recommends transferring your high interest balances to a lower interest card and then pay off that balance as quickly as you can. She also says it's important to save and invest a little at that same time. If you're reading this, you are most likely a member of NCCYou and you should already know that our Platinum Visa has an interest rate of 9.90% apr (annual percentage rate, must qualify based on credit score.), and 14.90% apr on the Visa Classic. We also offer a wide variety of loan options, including a current consolidation loan special. Call us to find out more!

After the holidays, I have a few extra pounds around my waist, and a few extra dollars on my credit card balance. The extra pounds are probably take some time to get rid of, but you can put your debt on a diet today and start 2021 out on the right track financially. Give us a call, we would love to see how we can help you! As your credit union, it's our mission to make sure you are as financially fit as possible. (No situps required.)

Happy New Year!

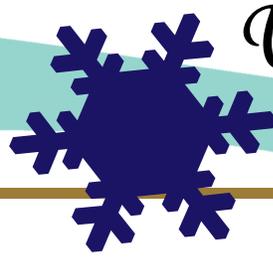
It's time to put your debt on a diet.



Lose some financial weight with NCCYou.

www.nccyou.com
218-279-3200 opt.4





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Some of our 2020 Community and Charity Work



Dana and Shannon delivered treats and masks to the Lakeview Residence.



Maria and her dog, Ziggy, picked up trash on Earth Day.



We sold NCCYou masks to make a donation to Circle of Hope and Care Partners for Breast Cancer Awareness.

We donated handmade blankets and gift cards to Safe Haven Shelter and Advocates for Family Peace.



Follow us on Facebook and Instagram for more, and to see any of the fun contests we might have going on!

www.nccyou.com