



# Hello Fall!

## Membership matters

### Life is a lot easier when you are prepared for the future.

Money is a huge factor in so many of life's biggest decisions; it makes sense to start with a plan. Planning for the future might seem complicated, but we're here to help at NCCYou.

We work with members of every age and income level. Let us meet with you to learn what matters and help you put together a strategy to meet your goals. So, when those big decisions roll around, you'll be ready. It's all about YOU at NCCYou.

From our President/CEO  
Trina Hoff



# Balance.

You want it in your  
life, not on high  
interest credit cards.



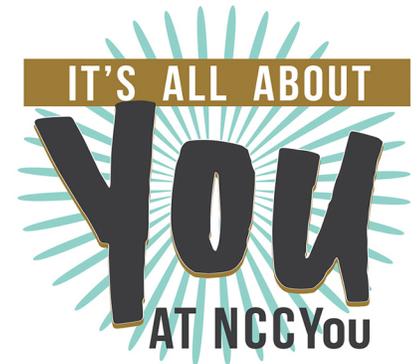
**0%** apr\* on visa balance transfers  
for 12 months starts 10/1!

\*apr=annual percentage rate. 2% or \$5 fee applies to all balance transfers. After 12 months, any balances will revert back to the normal (still low!) rate. Rate depends on credit rating and we have options for low/no credit. Call or visit us online for full details!

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



## thoughts on **Balance.**



Oh, the ever elusive “Balance.” For many of us it can be so hard to find in life these days. Home, work, school, volunteering, kids, pets, friends, and hobbies, the struggle can be real. But for many of us, balance is much too easy to find on the ol’ credit card bill. And with that balance comes cost in the form of interest, usually much higher than it should be. The average national credit card interest rate is 18.04%!! (the regular rate for the NCCYou Visa is either 9.90% or 14.90% apr, depending on qualifications, even for our credit builder card.) The national average for credit card debt per person is over \$6700!

We can’t help you find that time for yourself or your work-life balance (except maybe help you save time and energy by using our mobile app to pay your bills or make a deposit- but that’s a story for a different day.) Each year, we here at NCCYou offer a 0% apr\* Visa balance transfer to help you get rid of that high interest balance and give you some financial breathing room for the holidays and into the next year.

That average American with the \$6700 at 18% would save over \$1100 taking advantage of this. We want you to save that money to do something for yourself and relieve some stress so you can find that balance in your life.



It really is all about YOU at NCCYou, thank you for being our valued member.



*Hello Fall!*

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NCCYou is a proud sponsor of the Duluth Playhouse! Annie starts in November and we will be giving away tickets- keep an eye on our social media and your emails for details!



Each year, Credit Unions across the state join together to pay it forward in their communities with CU Forward Day. This year, it will be Monday, October 11 (Indigenous Peoples/Columbus Day) and this year, Northern Communities Credit Union is supporting the Lyric Center for the Arts in Virginia to thank them for providing beauty and creativity to our region.

Check out [www.lyriccenteronline.org](http://www.lyriccenteronline.org) for more information about what they do.



**October 11, 2021**



**[www.nccyou.com](http://www.nccyou.com)**



## **BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™**

**Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 291 million members across the globe. On October 21, 2021, join credit union and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day®.**

# Staff news!

**We have had some exciting changes here in the past couple of months!**



**Lisa O.** was promoted to her new position as Member Account Representative.

**Sam N.** was promoted to her new position as Loan Officer. Sam has also recently completed her training to become a Certified Financial Counselor.

**Kristin H.** was promoted to her new position as Senior Member Services Representative.

## Welcome to our new MSRS!

**Baylee H, Krista B, and Maria S.**