



It's been a snowy Spring so far!

Earnie is NOT impressed but we are trying to have some fun while we wait for the warm!

Some upcoming events:

Earth Day! We are hoping the snow melts so we can get outside and pick up trash around our branch locations. But we know that every day is Earth Day and the things we do matter all year.

2 More Weeks of Youth Month! See our attached Youth Newsletter for all things kiddo at NCCYou.

Our new SOAR program is launched! See the next page for more information.

Mother's Day is coming up and we will be having a fun contest on Social Media- be sure to follow us on Instagram and Facebook!



Happy Spring!

Membership Matters

Introducing

Hey, have you heard?

SOAR

Start with **NCCYou**
Overcome
Achieve
Rise

We have launched an exciting new Financial Education Program called SOAR!

4 Ways NCCYou Can Help You SOAR

Here at NCCYou, we are launching a financial education initiative to help our members build their financial future. The SOAR Program was created as a guide for members to learn more about personal finance topics like budgeting and credit. Starting April 1st, 2022, members will be able to learn about financial education topics in a variety of new and exciting ways. Here are a few:

- **Start:** Get started on building credit or exploring your financial future by taking our Financial Flyover Mini Session! We can go over the basics of finance or explore more complex topics.
- **Overcome:** Overcome your financial challenges by using our Build A Budget tool, speaking with a Loan Specialist, or taking a Financial Flyover Mini Session. We can help you overcome your financial stress!
- **Achieve:** Crush your savings and credit goals, purchase your dream home, and find ways to eliminate financial stress before it takes a hold of your life.
- **Rise:** NCCYou has many tools ready to help you rise above your financial problems and start living a financially healthy life!

We are also offering a \$25 referral bonus for any member who refers a new or current member for an approved SOAR product. Our members can do this up to 10 times earning up to \$250 by setting up their friends and family for financial success!

Approved SOAR Member must list you as the referring member.

www.nccyou.com



NCCYou Youth Newsletter

It's YOUTH MONTH!

Happy Spring!

Learn to save with a Youth Account at NCCYou!

We are so excited to have you join us that we are going to make the first \$5 minimum deposit for you*!

As a new Youth Member you also get an Earnie backpack with fun gifts and games!

*\$5 minimum deposit provided by Northern Communities Credit Union for any new Youth Account opened in the month of April. Youth must be under the age of 18, be accompanied by a parent or legal guardian as a joint-owner, and provide identifying documents for membership eligibility.



and get \$5!*

Call us or stop in today!

Calling all princesses, Avengers, demigods, and web-slinging heroes! Northern Communities Credit Union needs your help in defeating the most notorious thief to roam the Midwest: The Squandering Pirate. He's known for making precious fortunes disappear with a wave of his mighty hand, extinguishing hopes and dreams, and morphing saving habits into spending habits. We need the bravest of the brave—the toughest of the tough—to join our Youth Account Squad to defeat this vile villain once and for all. But worry not! We're prepared to provide you with a pack filled with essentials to help you on your journey. Not only is the backpack itself shaped like Earnie the Eagle, but inside are multiple word games to scramble his crazed mind, a balancing sheet to keep track of your steps towards success, and the most effective tool of all: the ferocious piggy bank. These devices were made to be wielded by the best (psst... that means you!). If you feel that you are up to the challenge, our front-line tellers are ready and able to aid you on this important mission.

Just stop by one of our branches in Duluth or Virginia and inquire about opening up a Youth Savings account! It's quick, easy, and a great way to put aside money that can be used for something greater in the future, including defeating infamous sea rovers. With the help of our courageous youth members and our staff here at NCCYou, we can put a stop to The Squandering Pirate and his fund-wasting ways.

SAVE SMALL ★ **DREAM BIG**
at your credit union™



NCCYou Youth Newsletter

It's YOUTH MONTH!

Happy Spring!

Our Easter Egg Hunt was so fun! Join us next year!



Share your DREAM with us...



SAVE SMALL ★ DREAM BIG
at your credit union™

Fill this out for a chance to win!

4 Free tickets to the Lake Superior Zoo and \$50 spending cash!

Contest open to Youth Members of NCCYou ages 0-12. One entry per child. We will be displaying your Dream Cloud on our rainbow wall. Random drawing will be held on Friday, April 29 and the winner will be notified via the phone number listed on their account.



Did you get a DREAM Cloud in the mail? Remember to bring it back before April 29 with your dream on it for a chance to win!

www.nccyou.com