

Welcome Summer!

Membership *matters*

It's already shaping up to be a busy summer! We observed Memorial Day, Juneteenth, and Independence Day so far, but there are no more holiday closures until Labor Day. If you're ever unsure, we have a "locations and hours" page on our website that lists all holidays we are closed. We also email you and post it on our social media accounts so you can check there too!

Member Appreciation Day is coming up and it's YOUR day! Come to either one of our branch locations and have a treat and a gift on us, and enter the drawing for our big prize- a drone! It really IS all about YOU at NCCYou!

Read the following pages for some fun NCCYou News, info, and more...

Join us for *Member Appreciation Day* Friday, July 22



Ruko U11 Pro Drone with 4K Camera for Adults, 52 Min Flight Time, 5G FPV GPS Drone for Beginners with Live Video, Brushless Motor, Auto Return, Follow Me, Circle Fly, RC Quadcopter with 2 Batteries

Treats
Prizes
Gifts

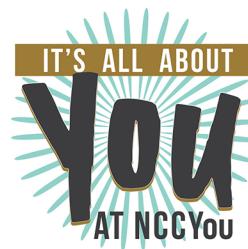
Information
and more!

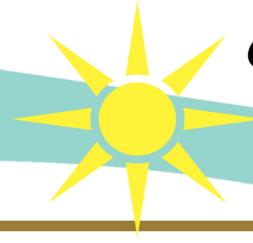
All Day!

for a chance to **Win THIS!**

Ruko Pro Drone (\$280 value)

Must be a member at NCCYou to enter. One entry per person. Must enter in person on 7/22/22. If you are unable to enter in person, you may email marketingdept@nccyou.com to make arrangements. Winner will be chosen from a random drawing at 4pm and notified at that time. (Not open to NCCYou employees, board members or their immediate families.)





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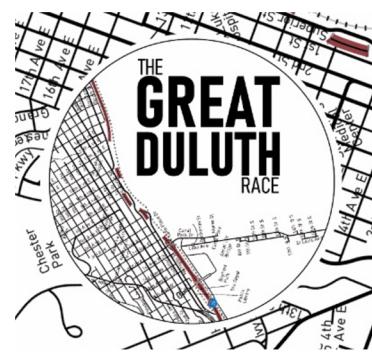
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Isaac, Izzy, Elora, Melissa with Lily, Maria with Ziggy, Laura with Finn, and Kristen with Deku.



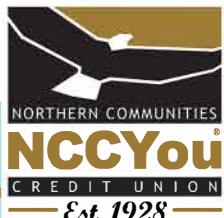
Lily, Finn, and Ziggy.



This Duluth Area Chamber of Commerce team-building event involves exploring the city, finding hidden secrets and completing photo challenges to earn points in a citywide scavenger hunt.



The “Banking Babes”
Alison, Melissa, Brittany, Alyssa, and Sierra



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We are here to bridge the gap between financial institution and member, individual and community, financial struggle and financial success.

NCCYOU'S GOAL

We are sure you've probably heard- this past April, NCCYou launched a comprehensive and important education and credit building program called SOAR. **Why is it so important?**

SOAR
start. overcome. achieve. rise.
www.nccyou.com/soar

77%
of Americans
do not have
enough
emergency
savings to
cover three
months of
expenses.

It's our responsibility as a Credit Union to serve the underserved and provide the best financial resources to our entire community.

Though we have seen a rise in ease and technology, we have also noticed a lack in basic financial knowledge- how credit and loans work, how to avoid fees, how to budget, etc. That leaves many open to predatory lending, high interest credit cards, low credit scores, and hardship. Many financial institutions "bank" on this to boost profits and take advantage of people. It's not your fault, it's how the system of for-profit banking is designed but since we are a NON profit, we can do better!

**3 out of 4 teens don't
feel confident about
their financial
education**

We have a specially trained staff that has the knowledge and caring to break this cycle. We are in the schools teaching the young adults. We are working with people to build their credit and ditch the high interest rates.

We are so excited for this program and proud of the difference that it makes that we are offering an incentive to our members... if you refer a friend and they open one of our SOAR products, we will deposit \$25 into your account. Just go to www.nccyou.com/soar to get in touch and learn more.