

Minnesota Ore Operations Employees Credit Union & NorthRidge Community Credit Union to Become One!



Dear Members,

It is my great pleasure to formally announce the upcoming merger of NorthRidge Community Credit Union and Minnesota Ore Operations Employees Credit Union.

Both NorthRidge Community Credit Union and Minnesota Ore Operations Employees Credit Union have been financially strong and have served their respective memberships well. It is our hope that joining these two great forces together will mean greater things and a brighter future for all.

It is our firm belief that this merger will bring about positive changes for everyone involved because together we have an economy of scale that neither credit union could have easily achieved on their own. These improvements will ensure that we are more capable of providing quality customer service in all aspects. New services will be available, including mortgage lending, electronic bill pay, mobile banking, certificates of deposit and many others.

We expect to have a full merger of systems and processes completed by March 4th, 2019. After that date the Minnesota Ore Operations Employees Credit Union branch in Hibbing will be renamed as NorthRidge Community Credit Union Hibbing office. Even though the name might be different, the office at 2540 East Beltline will be remaining, and the same staff you've come to know will also be there. We strongly believe that the relationships that have been built over the years are important and we hope you will find this transition as simple as possible.

We are working to provide everyone with as seamless of a transition as possible. It is our hope that you notice very little interruption in your daily activities with the Credit Union. In order to ensure this transition, we will need to close the office on Friday, March 1st as we convert your data to the NorthRidge systems. This means that access to your accounts will be limited starting February 28th in the late afternoon and will last until Monday, March 4th. We apologize for any inconvenience that this might cause in advance.

In the coming weeks staff will also be working to contact members that may be affected by account number changes or other functional updates in order to ensure that the most up-to-date information is provided.

We hope that you are as excited as we are about this merger. We are looking forward to the numerous benefits that we can provide you and we hope to be a strong, positive force in the area. We are deeply grateful for your membership and greatly appreciate your interest in working with us.

Sincerely,

A handwritten signature in black ink that reads "Nicholas Mathiowetz".

Nicholas Mathiowetz
President/CEO
NorthRidge Community Credit Union

