

WELCOME TO



NorthRidge[®]

Community Credit Union

**MEMBER RESOURCE
AND REFERENCE GUIDE**

MERGER BOOKLET

**20
19**

KEY DATES

FEBRUARY

28

February 28, 2019

Debit cards will no longer work after 5pm.

MARCH

1

March 1, 2019

Minnesota Ore Operations ECU office closed. All systems offline as data is transferred and converted to new systems.

MARCH

4

March 4, 2019

Data Conversion Completed! You now have access to all the services and branches of NorthRidge Community Credit Union!

GENERAL ACCOUNT INFORMATION



ACCOUNT NUMBER

Your Minnesota Ore Operations ECU account may be changing. We will be contacting everyone who will be affected by this change.



ROUTING NUMBER

The current Minnesota Ore Operations ECU routing number: **291274056** will remain active for a limited time, and will be tied to NorthRidge's routing number. At your convenience, please begin updating accounts by using the NorthRidge routing number **291274085**



INTERNET AND MOBILE BANKING

As members of NorthRidge, you will have access to our convenient online banking, bill pay, e-statements, mobile application and mobile deposit services. Information from any similar service with Minnesota Ore Operations ECU will not transfer over. To use these new services you will need to enroll in them.

Minnesota Ore Operations ECU Online banking will continue to be accessible after March 1, 2019 but will not have any new information. Please contact us if you need assistance to transition to NorthRidge's online services. We are ready and willing to help you. Contact us at: 218-262-1607



GENERAL ACCOUNT INFORMATION CONTINUED

▲ DIRECT DEPOSIT/AUTOMATIC ACH ACCOUNT WITHDRAWALS

It's quick and easy to transition your direct deposit, automatic debit card payments and ACH account withdrawals to the NorthRidge system.

- An automated payment (or ACH) is a regular, ongoing payment that is initiated externally to or from your bank account, such as a monthly utility payment or auto payment.
- A direct deposit is any payment that you receive directly into your account, like payroll, dividend or government direct deposits. (e.g. Social Security).

SAVINGS AND DEPOSIT PRODUCTS

Your Minnesota Ore Operations ECU savings and deposit accounts, will be transitioned to similar savings and deposit products with NorthRidge.

▲ SHARE SAVINGS

Your Minnesota Ore Operations ECU primary savings account will convert to a NorthRidge share savings account and will earn the current NorthRidge Savings rate. The rate sheets will go out with the account documents.

***The minimum required balance will increase from \$5 to \$10 for all primary share accounts.**

To maintain a membership in good standing with NorthRidge please **ensure that you have \$10 in any primary share account** you may have. If you have questions please contact us at: 218-471-2149

MERGER SUPPORT

Merger Support Line: 218-471-2149
Hibbing Direct: 218-262-1607
www.nrccu.org/merger
Support@nrccu.org

▲ NEW DEPOSIT PRODUCTS

- Certificates of Deposit (Share and IRA)
- Individual Retirement Accounts (IRA)
- Youth Savings
- Money Market Savings
- Business Savings
- **KASASA** Saver

CHECKING ACCOUNTS

Beginning on Friday, March 4, 2019, your checking account will automatically convert to a NorthRidge Checking account.

We offer innovative Rewards Checking accounts with high interest or cash back powered by **KASASA**. Earning your rewards are easy and done with a few qualifications you likely already do!

Visit www.nrccu.org/checking for details on all our checking account products!

▲ DEBIT CARDS

Your new NorthRidge VISA debit card will be mailed to the address on record in February. Your card will need to be activated on March 4 or later to ensure seamless usage. Please discontinue usage of your Minnesota Ore Operations ECU debit card by the end of the day on February 28, 2019.

The ATM limit will be \$300, while the point-of-sale limit will be \$1,000 per day or your available balance, whichever is less.

▲ AUTOMATIC DEBIT PAYMENTS

Automatic payment from your Minnesota Ore Operations ECU VISA debit card will need to be updated after Friday, March 1, 2018, with your new NorthRidge VISA debit card information to avoid any interruption in service.

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FEBRUARY

28

STATEMENTS

You will be receiving a paper statement from Minnesota Ore Operations ECU dated February 28 regardless of whether or not you have elected for e-statements.

E-statement users will not be able to access statement history once the operational conversion is completed. Please be certain to save or print any statements you may need. Going forward e-statement history will be part of home banking.

CONSUMER LOAN PRODUCTS

▲ CREDIT LIFE AND DISABILITY COVERAGES

If you currently have life or disability coverage on your loan(s), this coverage will be changing slightly. A letter from CUNA Mutual will be sent out in late January to describe these changes in detail. GAP and Warranty coverage will remain the same.

▲ PERSONAL LOANS

Your current loans will continue with the same terms and you may continue to make payments as you have always done.

▲ LOAN PRODUCTS

NorthRidge offers a full suite of lending products with flexible terms and competitive rates.

Please visit www.nrccu.org for more information on loan availability.

- Auto Loan (new and used)
- Recreational Vehicle Loans (new and used)
- Mortgage Loans (fixed and variable)
- Home Equity Loans
- Home Equity Lines of Credit
- Unsecured Personal Loans
- Personal Lines of Credit
- Business Financing

INSURANCE

Please contact your insurance agent/provider and require a change in the loss payee (lienholder) to:

NorthRidge Community Credit Union
2540 E. Beltline, Suite 1

MARCH

4

YOU CAN APPLY ONLINE!

Starting on March 4, 2019 you can apply for a loan online at:
www.nrccu.org/loans/

WEBSITE, ONLINE, MOBILE AND PHONE BANKING



WEBSITE

The Minnesota Ore Operations ECU website will be updated on March 1, 2019 to redirect users to the NorthRidge website. This will provide access to the products and services available to all members. www.nrccu.org.



ONLINE BANKING

Minnesota Ore Operations ECU's online banking will be available after March 1, 2019. However, it will only reflect information up to February 28, 2019 and will not be capable of any transactions.

You will need to register with the new online banking, on or after March 4, 2019. Please note that your previous online banking history and ID will not carry over to the new system. You will need to use your NorthRidge member information.

1. Open your browser to www.nrccu.org/merger
2. Click on Enroll in Online Banking
3. Enter your Social Security Number and your email and click next
4. Enter your membership number and date of birth and create a username and password and click next. Note that your username cannot be your member number
5. To confirm your account an activation link will be sent to your email. This activation link is good for 30 minutes and you will need to click this link before you can access the online banking system.



MOBILE ALERTS

Northridge also offers mobile alerts such as low balance warning and loan payment reminders plus more

- Just log into your home banking account
- Click self service
- Click add alert

From there you can pick different options of alerts you would like added



MOBILE BANKING

Starting March 1, 2019 the NorthRidge mobile banking platform will also be available on your smartphone. To access this service.

1. Search NRCCU in your app store
2. Download the NRCCU Mobile app
3. Open the app and enter your online banking credentials

Please note that you need to have created your account in online banking before you can access the mobile application.

ESTATEMENTS

Signing up for e-statements at NorthRidge is simple, just log into your account and accept the account disclosure. They are automatically enabled for you!

Once you are logged into online banking, click on Account and then eStatements.



WEBSITE, ONLINE, MOBILE AND PHONE BANKING CONTINUE



MOBILE DEPOSIT

After downloading the NRCCU App, Mobile deposit or Remote check deposit is available to all members.

1. Sign into the app using your NRCCU log in credentials
2. Click the 'deposit' tab
3. Take a picture of both the front and back of the check within the red guidelines
4. Chose the account you would like the funds to be deposited too.

Note : Mobile deposit (RDC) requires a special endorsement for all deposits



TEXT BANKING

After downloading the NRCCU App, Mobile deposit or Remote check deposit is available to all members.

- Log into your home banking account
- Click on self service
- Register your mobile number

Text 'menu' to 218-306-7009 to see all the text banking options

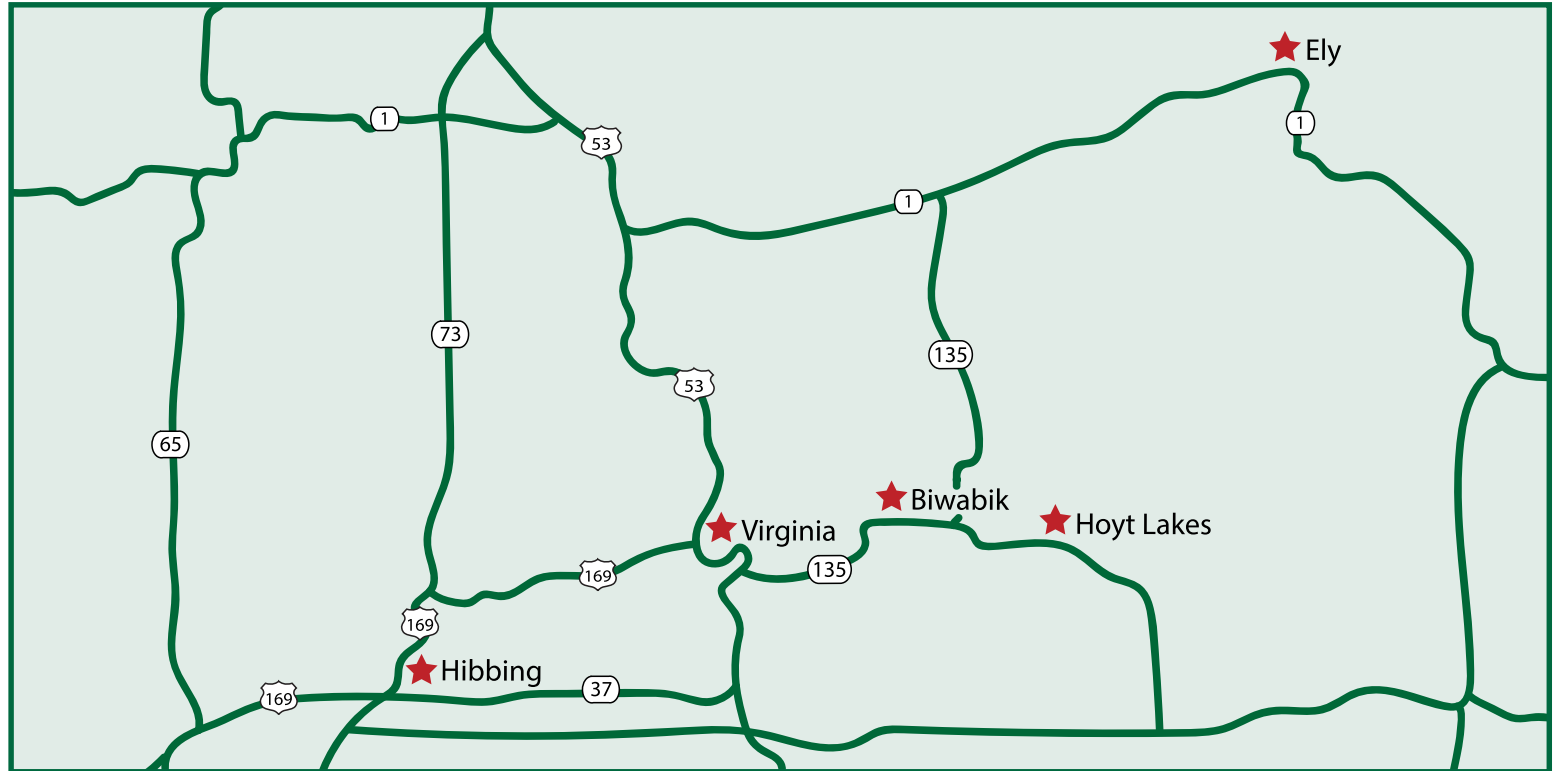
TEXT BANKING

On March 1, 2019, you will have access to NorthRidge 24, NorthRidge's Automated Response Unit (ARU) 24 hours a day, 7 days a week. To access the system call: (888) 976-7228. All you need is your NorthRidge member number and new PIN. Call us at (877) 672-2848 to obtain your information.



LOCATIONS AND CONTACT INFORMATION

NOW FIVE AMAZING LOCATIONS



Biwabik
222 Main St.
Biwabik, MN 55780

Ely
1321 E. Sheridan St.
Ely, MN 55731

Hibbing
2540 E. Beltline , Suite 1
Hibbing, MN 55746

Hoyt Lakes
283 Kennedy Memorial Dr.
PO Box 200
Hoyt Lakes, MN 55750

Virginia
921 17th St. S.
Virginia, MN 55792

CONTACT US AT:

Toll Free: (877) 672-2848
support@nrccu.org
www.nrccu.org/contact

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