



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

**Biwabik**  
222 Main Street  
PO Box 935  
Biwabik, MN 55708

**Virginia**  
921 South 17<sup>th</sup> Street  
Virginia, MN 55792

**Ely**  
1321 East Sheridan St  
Ely, MN 55731

**Hibbing**  
2540 East Beltline, Ste 1  
Hibbing, MN 55746

Dear Members:

Just like you, NorthRidge Community Credit Union is watching the events around COVID-19 unfold. It seems clear that this unbelievable event will impact us for some time to come. Here at NorthRidge, we have been assessing the impact on our members, team and business and have been working on the ways to safely resume business operations. We've instituted policies and procedures that follow guidance from the CDC, Minnesota Department of Health and local recommendations.

As we plan to re-open our lobbies, we are focused on maintaining the safety, health and well-being of our team and all of our members. In order to do this, we have had to adjust some of our practices and create some simple restrictions:

- ❖ We are anticipating opening the lobbies at all offices starting in early to mid June but will limit the number of members in the building at any given time. Circumstances may change the re-opening date so please watch our website and Facebook channels for further information.
- ❖ We are recommending that members wear a mask during their time in our buildings, and for security purposes, we will be asking everyone to temporarily remove their masks to be identified for any transactions.
- ❖ We ask that you maintain good hygiene, by covering your cough, and ensuring your hands are clean while you work with our team. We will have hand sanitizing stations available for use while you are in our buildings.
- ❖ Please adhere to the 6-foot social distancing recommendations. We will have signage up indicating those distances.
- ❖ While we always enjoy speaking with you, during this time we would like to keep our office visits as short as possible. If you could, please have your transaction ready when you reach the teller window.
- ❖ For everyone's health and safety if you are coughing, sneezing or if you have any symptoms of COVID-19, including a fever or cough; or have been exposed to, living with or caring for someone exhibiting these symptoms within the last 14 days. You are free to use any of the online services, drive thru, or telephone banking services. However please refrain from using the lobby during this time.

This re-opening plan also includes some other changes to the branch experience. You will see that a protective shielding has been installed along the teller lines, in offices and in other locations where you may work with the NorthRidge Team. Our team will be wearing protective masks as they work with you. This will continue as we monitor CDC and State of Minnesota guidance on these protective coverings. You will also see enhanced cleaning efforts including cleaning and disinfecting of work areas between members.

As of this time we will be retaining our temporary hours; which you can find on our [website's COVID-19 Resources page](#).

We fully understand if you do not wish to enter any of our branches and strongly encourage you to continue to use our drive thru, online and mobile banking, ATMs and telephone banking services. Remember that you can check your balances, [apply for loans](#), transfer money, review your transactions, deposit checks, make loans payments, pay bills and so much more from our [online banking](#) or [mobile app](#). If you prefer to call, you can also access [NorthRidge 24](#), our audio banking system, at 888-976-7228.

As a member owned cooperative, we strive, every day, to ensure that we are doing the best we can for you, and we deeply appreciate your understanding and continued membership. We look forward to seeing you all again and until that time we wish you and your families health and safety.

Thank you for your membership,

Nicholas Mathiowetz  
President/CEO  
NorthRidge Community Credit Union

Call us Toll-Free at 1-877-672-2848  
Or visit us at [www.NRCCU.ORG](http://www.NRCCU.ORG)