

# 86<sup>th</sup> ANNUAL MEETING

MONDAY, APRIL 19 6:30 P.M.

## UNEXPECTED OPPORTUNITIES



**nc  
cu** Northern  
Colorado  
CREDIT UNION

2020  
ANNUAL REPORT

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## Annual Meeting Agenda

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- 1. Call to Order
- 2. Ascertain if Quorum is in Attendance
- 3. Approve Agenda
- 4. Approve Minutes from the 85th Annual Meeting
- 5. Chairman’s Report
- 6. President’s Report
- 7. Treasure’s Report
- 8. Credit Officer’s Report
- 9. Supervisory Committee Report
- 10. Unfinished Business
- 11. New Business
- 12. Nominating Committee Report
- 13. Awards
- 14. Adjournment

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# 85th Annual Meeting Minutes

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Board Members in Attendance: Mike Thacker, Lyle Achziger, Tim O'Toole, Tim Cole.

Staff and Volunteer in Attendance: Russ Dalke, CEO; Meagan Barrett, VP of Operations; Donni Clark, Supervisory Committee Chair; Kris Rockwell, CFO; Paul Kiekhaefer, Director of IT; Amy Driver, Marketing Manager; Amber Cecil, Operations Supervisor; Debbie Shephard, Lending Manager; Austin Borrmann, Branch Supervisor; Ashley Carmin, MSR; Perla Chacon, MSR; Heather Green, Loan Officer; Tony Hernandez, Loan Officer; Sharon O'Connor, MSR; Sheryl Rhodes, MSR; Jennifer Sadowski, MSR; and Sarah Trumbo, Administrative Assistant.

Members in Attendance: Andy Luark, Brad Hanna, Chris Hoecher, Cynthia D Redeker, Daryl Holle, Janice Scarborough, James Welch, Rhonda Kaley, Ronald Leroy Mettler, Sharon McCloskey, Robert Richau

Call to Order and Quorum: Mike Thacker ascertained that a quorum was in attendance and called the meeting to order at 6:35 p.m.

Agenda: Mike asked if there were any additions or corrections for the agenda. Hearing none, Mike asked for a motion to approve the agenda as presented. Tim O'Toole moved to approve the agenda as presented. Donni Clark seconded the motion. All members approved. Motion carried.

Minutes: Mike asked if there were any additions or corrections to the minutes as presented in the 2019 Annual Report. Hearing none, Mike asked for a motion to approve the minutes from the 84th Annual Meeting as presented. Tim O'Toole moved to approve the minutes as presented. Russ Dalke seconded the motion. All members approved. Motion carried.

Nominating Committee Report: Mike Thacker presented the Nominating Committee report. He introduced the Board of Director member nominees Andy Luark, Jim Welch and Zerrick Shanks. The committee nominates and recommends these three new candidates and two returning members, Tim O'Toole and Terry Urista, for open Board of Director positions. Mike asked if there were any nominations from the floor. There were none. Mike requested a motion to approve the nominating committee's recommendations. Meagan Barrett moved to approve the nominating committee's recommendation for Board of Directors and the terms as presented. Russ Dalke seconded the motion. All members approved. Motion carried.

The nominating committee recommended two UNC students, Carter Knepp and Alexis Marquez, be approved as members of the Supervisory Committee, each for a one-year term. The committee also recommended Mike Thacker to serve as Supervisory Committee Chair for three years. Mike asked for any nominations or volunteers from the floor for members to the Supervisory Committee. None were presented. Mike

requested a motion to approve the nominating committee's recommendations. Kris Rockwell moved to approve the nominating committee's recommendation for the Supervisory Committee and the terms as presented. Donni Clark seconded the motion. All members approved. Motion carried.

**Chairman's Report:** Mike Thacker presented the Chairman's Report as presented in the 2019 Annual Report. Mike introduced the members of the 2020 Board of Directors to attending members. He announced that Rhonda Kaley resigned from the board of directors before the end of her term due to other commitments and thanked her for her time and contribution.

Mike reviewed NCCU's financial performance for 2019, highlighting loan and deposit growth, assets and the lower-than-industry standard delinquency rates and charge-offs. 2019 was a successful year for NCCU and the board of directors will strive to help 2020 even better. Mike asked if any member had any questions. None were presented.

**Treasurer's Report:** Tim O'Toole presented the Treasurer's Report. Gross income to assets, cost of funds, net margin, return on assets, capital ratio and financial statements were reviewed.

Tim reported that 2019 was a great year. Net Income saw an increase of over \$127k from 2018 to 2019. Loans, liabilities and shares all increased from 2018 to 2019 as well. No questions were asked regarding the treasurer's report.

**Supervisory Committee Report:** Donni Clark reviewed the Supervisory Committee's report as presented in the 2019 Annual Report.

Donni reviewed the audits performed during the year and highlighted tasks performed by committee members to conduct internal audits. All audits and examinations had no significant findings and showed that Northern Colorado Credit Union is operating in an orderly manner and following policies adopted by the board of directors. No questions were asked regarding the Supervisory Committee's report.

**Credit Officer's Report:** Meagan Barrett gave the Credit Officer's report as presented in the annual report. Loan statistics, including charge-offs and delinquency ratios were reviewed.

Meagan shared comparisons of NCCU to Colorado peer credit unions in areas of net charge-off ratio, delinquency ratio, and loan portfolio percentage. These numbers show that NCCU is committed to its membership and finds ways to continually offer competitive rates for borrowers and savers. No questions were asked regarding the Credit Officer's Report.

**President's Report:** Russ Dalke presented the President's report as submitted in the 2019 Annual Report.

Russ presented the refreshed and expanded facility at 2901 S 27th Avenue. He

invited members to who have not yet been in to come see the new building. 1503 9th Avenue has been sold and all Greeley staff are now located at 2901. 2020 will see continued building but with products and services.

NCCU exceeded national averages in the areas of deposit growth membership growth, and loan growth. As part of this growth, the Evolution suite of accounts and tiered CD products were introduced in 2019.

As part of who NCCU is, during 2019 staff volunteered at, donated to, and participated with several non-profit organizations in Greeley and Berthoud.

Russ received no questions regarding the president's report.

New Business: Mike opened the floor for New Business. No new business was presented.

Unfinished Business: Mike asked if there was any unfinished business. No unfinished business was presented.

Awards: Russ Dalke and Meagan Barrett presented awards. Amber Cecil was presented with the award for Employee of the Year and Mike Thacker was presented the award for the Volunteer of the Year. The winner of the \$850 scholarship, Sydnee Chacon, submitted a thank you video.

Adjournment: Mike Thacker asked if there were other items of discussion or review. Mike thanked all in attendance for their support and adjourned the meeting at 7:14 p.m.

Respectfully submitted,  
Lyle Achziger, Secretary  
Mike Thacker, Chairman

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## Chairman's Report

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It is my duty and privilege to report to you on behalf of the Board of Directors of Northern Colorado Credit Union. The members of the Board of Directors for this past year were Tim O'Toole, Tim Cole, Jim Welch, Zerrick Shanks, Andy Luark, Brent Porter and me, Terry Urista. Mike Thacker moved from the Board to become the Chair of the Supervisory Committee.

The economy continued to grow in the first 2 months of 2020, with the oil and gas industry maintaining strong drilling and production, building was stronger with increases in building permits as our community population continued to grow, and our local economy continued to improve. Then the Covid-19 pandemic hit, and the resulting shutdowns changed everything. As an essential business we remained open with various restrictions: closing of the lobby, mask mandate, working from home for

some and challenges of staffing when several of the employees were exposed and/or tested positive for Covid-19. Meetings were held remotely. Directions from the State and CUNA seemed to change as soon as we had adapted from the last directions. The challenges were many, but our Staff rose to the occasion, overcame obstacles, were innovative and worked extremely hard.

Our loan portfolio decreased. Deposits increased for 2020. Our credit union again had very low write-offs last year. Our rate of return on assets looked like a roller coaster. Interest rates were falling and our interest rates for most products remained among the most competitive in our area. Rates for borrowers and savers will continue to see some fluctuation as the world is now dealing with the coronavirus. This means we must continue to be careful not to hold too many long-term loans at low rates. During all of this, our Net Worth stayed steady and strong at 9.85%. Income looks bad except we had to transfer funds to the Allowance for Loan & Lease Losses account. Essentially taking money out of one pocket and putting it in another. An additional \$117 thousand remains in this account and reflects what our income really was.

Membership growth remains our highest priority for 2021. This will require a sustained effort on the part of our management to continue to get our message out about the great things this credit union can offer its members:

- We continue to emphasize traditional credit union values, focusing on our members and friendly service for both our depositors and borrowers.
- We strive to have low rates for borrowers and high rates for savers, consistently maintaining our financial integrity.
- Our financial position continues to be very solid with 9.8% capital. Maintaining a high level of financial strength gives us the ability to weather through these financial times and provide additional services to our members.
- Total assets are \$72.5 million.
- Our delinquency rates and charge-offs remain very low by industry standards. We are grateful for members who do a good job of managing their finances and for our management that has been prudent in making loans.

Our credit union achieved great advances again this last year as Russ Dalke continues as our President and CEO, Meagan Barrett as our VP Operations and Kris Rockwell as the CFO. We are excited to begin another year under their continued leadership.

I want to extend my personal thanks to the members of the Board of Directors for all the time they have given as volunteers to ensure that this credit union continues to provide top-rate service. These individuals have been instrumental in helping the credit union grow and be successful.

I want to extend my appreciation and gratitude to Mike Thacker, chair of the Supervisory Committee, and his volunteers who continue to ensure that our credit union remains compliant with regulations and policies.

I would encourage any member who would like to become more involved in this





credit union to volunteer to serve either on our Supervisory Committee or Board of Directors. You can contact either Russell Dalke or me for more information.

And finally, my heartfelt thanks to our managers and all the staff who are the faces of our credit union that meet our members needs and fulfill our credit union's daily requirements. Without them and their loyalty to serving our members, we could not continue to be the success we have become.

Respectfully Submitted,  
Terrence Urista, Chairman

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## President's Report

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What a year 2020 became. As the country and the world experienced one of the worst pandemics in history, NCCU management and all leaders faced challenges they have never faced before. The unknown impact that such a pandemic would have on the economy required prudent decisions be made, both financially and operationally. I believe we made all the necessary and proper decision throughout the year to maintain the safety and welfare of our NCCU team and the safety and soundness of the Credit Union.

At various times we made the necessary decisions to close our lobbies to public access but continued to maintain drive through operations. We achieved a rapid transition to a remote work force having the capability to complete nearly all transaction remotely. Every employee had the ability to receive incoming calls and was able to fully service our Members' needs. These efforts were in support of Management's and the Board's desire to keep our Members and our Employees healthy and safe while maintaining our goal of being "Member Focused."

NCCU prepared and offered unique loan products to our Members to help them get through the hardship of 2020. We remained Member Focused and helped to restructure current loans, if necessary, to assist our Members. We took the unprecedented action of growing our allowance for loan losses by more than \$117k above our 2020 budget estimates. This action was in preparation of an anticipated increase in loan losses due to financial hardships brought on by the pandemic. Thus far, these losses have not materialized.

These actions did have an impact on earnings. Lower earnings were also compounded by a decline in loan balances. Loan balances declined by \$3 million in 2020. Lower earnings combined with a very large increase in asset growth of 14.3%

resulted in a decline in our net worth to 9.8%. This is still a very healthy and sound net worth ratio.

Through all this, NCCU remained “Community Minded” by completing 85 Acts of Kindness in our community in honor of NCCU’s 85th anniversary in April of 2020. We provided over \$5,000 in cash donations to a list of nonprofit organizations in our community, collected and distributed in-kind donations to another large list of local nonprofit organizations, provided many small tokens of appreciation and surprise to local residents including many of our Members and we handed out gift cards to employees of various organizations within our community. When you add up all the various ways in which we supported our community, we accomplished our goal of 85 Acts of Kindness.

Looking forward to 2021 we will focus on increasing our loan growth while continuing to attract new Members to NCCU. We should see our earning pick up slightly but will remain challenging. A healthy allowance for future loan losses will allow us to continue to support our Members through this challenging time while preparing us for an anticipated increase in economic activity as the pandemic subsides and trillions of dollars in economic stimulus money flows through the system. Whether this activity starts picking up in 2021 or 2022, we look forward and are well positioned to take advantage of such events. On behalf of your Northern Colorado Credit Union Team, I would like to thank you for your Membership, and we look forward to serving you, your family and your friends in the years ahead.

Respectfully submitted,  
Russ Dalke, NCCU President

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# Treasurer’s Report

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I am pleased to report the 2020 financial results for Northern Colorado Credit Union.

Like many other organizations, 2020 was a challenging year for NCCU. In anticipation of increasing loan losses, NCCU expensed a total of \$201k in provisional loan losses. This was \$117k greater than budget. The good news is NCCU has not had to use this excess provision. Thus far our loan losses remain minimal. This provisional expense had a large impact on our financials. Net income for 2020 was \$21,419. Large asset growth of 14.3% combined with this lower net income reduced our Net Worth ratio to 9.81% and resulted in a 2020 ROA of .03%. NCCU’s assets grew \$9.1 million and ended at \$72.8 million. Declining loan growth also contributed to lower-than-expected net income. Our loan portfolio declined 6.5% or roughly -\$3 million while our Member deposits increased over the prior year by \$9.2 million or 16.3%.

Other notable financial ratios for 2020 include:

Operating Expense	2.83%
Cost of Funds	0.75%
Net Margin	3.16%





Financially, NCCU still has a healthy capital ratio which will allow us to manage through this pandemic period.

NCCU's delinquency and net charge off ratios combined are 0.19% which is 0.89 basis points lower than the national combined average of 1.07%. Our loan credit quality continues to remain strong.

As the Treasurer of Northern Colorado Credit Union, it is my belief the financial data presented in this report is true, accurate and presents a fair representation of the financial condition of Northern Colorado Credit Union.

2020 Financial Statements follow.

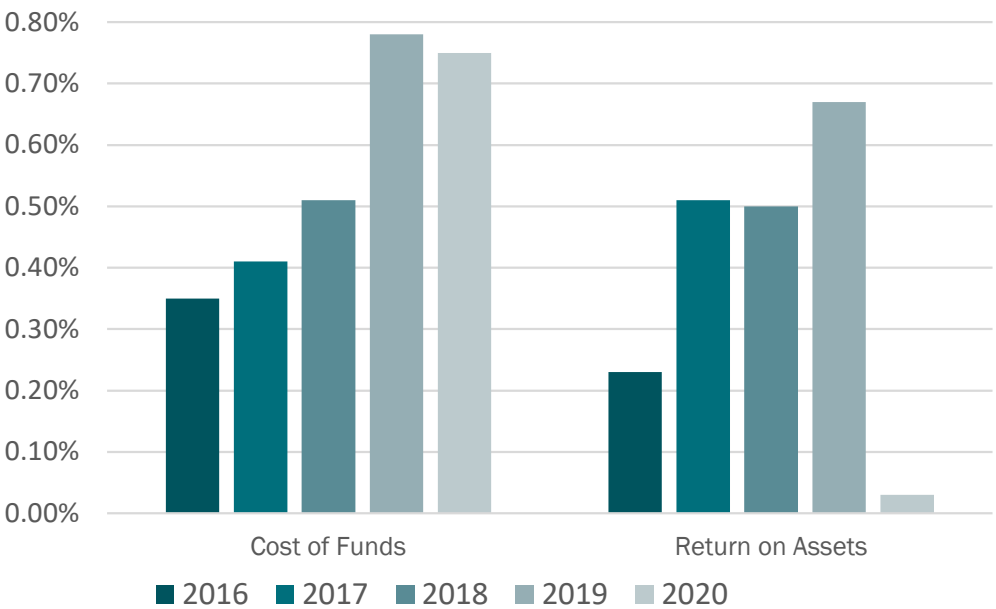
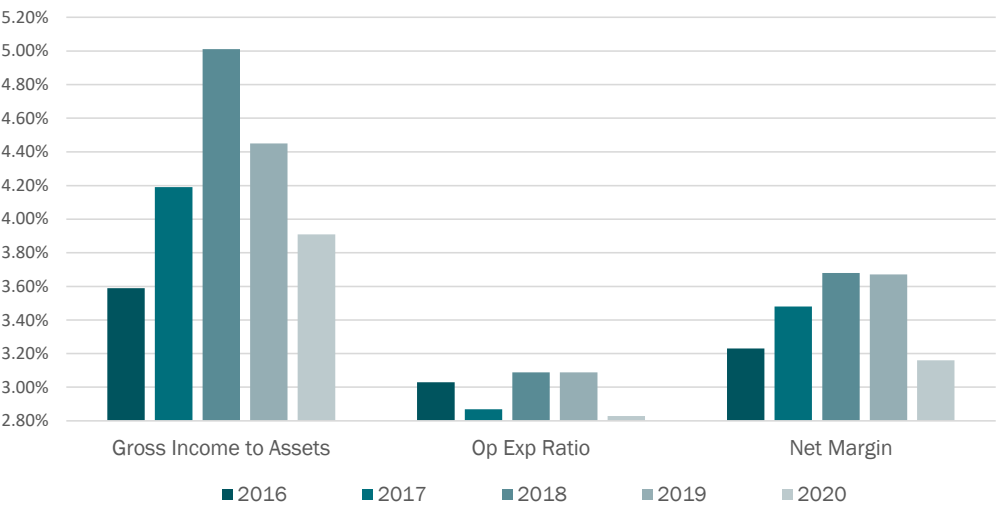
Respectfully Submitted,  
Tim Cole, Treasurer

STATEMENT OF INCOME & EXPENSE	2020	2019
Interest on Loans	\$ 1,938,778	\$ 2,106,615
Interest on Investments	\$ 343,839	\$ 310,500
<b>TOTAL INTEREST INCOME</b>	<b>\$ 2,282,617</b>	<b>\$ 2,417,116</b>
Interest and Dividend Exp	\$ 512,597	\$ 477,558
Borrowing Expense	\$ 0.03	\$ 7.39
<b>TOTAL INTEREST EXPENSE</b>	<b>\$ 512,597</b>	<b>\$ 477,565</b>
<b>NET INTEREST INCOME</b>	<b>\$ 1,770,020</b>	<b>\$ 1,939,550</b>
Compensation & Benefits	\$ 952,994	\$ 963,351
Conferences & Travel	\$ 13,831	\$ 27,218
Office Occupancy	\$ 161,318	\$ 125,185
Office Operations	\$ 488,853	\$ 458,469
Educational/Promotional	\$ 62,896	\$ 89,742
Loan Processing	\$ 121,535	\$ 106,583
Professional & Outside Services	\$ 102,440	\$ 103,229
Other Expenses	\$ 26,771	\$ 12,962
Provision for Loan Loss	\$ 201,289	\$ 84,000
<b>TOTAL OPERATING EXPENSE</b>	<b>\$ 2,131,926</b>	<b>\$ 1,970,738</b>
Other Operating Income	\$ 385,496	\$ 299,016
Non Operating Gain/(Loss)	\$ (2,170)	\$ 142,423
<b>TOTAL EXPENSE</b>	<b>\$ 2,644,523</b>	<b>\$ 2,448,303</b>
<b>TOTAL INCOME</b>	<b>\$ 2,665,943</b>	<b>\$ 2,858,554</b>
<b>NET INCOME</b>	<b>\$ 21,420</b>	<b>\$ 410,251</b>



STATEMENT OF FINANCIAL CONDITION	2020	2019
1st Mortgage Loans	\$ 14,504,632	\$ 13,075,736
2nd Mortgage Loans	\$ 5,945,916	\$ 8,431,166
Secured Loans	\$ 6,345,490	\$ 6,942,691
Indirect Auto Loans	\$ 5,323,500	\$ 5,866,776
Credit Card Loans	\$ 689,782	\$ 759,827
Unsecured Loans	\$ 278,841	\$ 282,057
Participation Loans	\$ 9,913,205	\$ 10,634,796
<b>TOTAL LOANS</b>	<b>\$ 43,001,367</b>	<b>\$ 45,993,049</b>
Allowance for Loan/Lease Losses	\$ (336,246)	\$ (203,174)
<b>NET LOANS OUTSTANDING</b>	<b>\$ 42,665,121</b>	<b>\$ 45,789,875</b>
<b>TOTAL CASH</b>	<b>\$ 6,722,138</b>	<b>\$ 3,882,028</b>
<b>TOTAL INVESTMENTS</b>	<b>\$ 17,262,106</b>	<b>\$ 8,799,453</b>
<b>TOTAL OTHER ASSETS</b>	<b>\$ 6,162,959</b>	<b>\$ 5,208,510</b>
<b>TOTAL ASSETS</b>	<b>\$ 72,812,324</b>	<b>\$ 63,679,866</b>
<b>TOTAL LIABILITIES</b>	<b>\$ 223,982</b>	<b>\$ 297,545</b>
Regular Shares	\$ 18,329,251	\$ 14,932,499
Money Market	\$ 14,997,698	\$ 14,959,181
Checking	\$ 7,383,802	\$ 6,336,886
IRA Shares	\$ 364,503	\$ 554,280
Certificates of Deposit	\$ 24,345,710	\$ 19,463,026
<b>TOTAL SHARES</b>	<b>\$ 65,420,964</b>	<b>\$ 56,245,872</b>
Regular Reserve	\$ 1,082,098	\$ 1,082,098
Undivided Earnings	\$ 6,061,340	\$ 6,039,920
Unrealized Gain/Loss	\$ 23,941	\$ 14,431
<b>TOTAL EQUITY</b>	<b>\$ 7,167,378</b>	<b>\$ 7,136,449</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 72,812,324</b>	<b>\$ 63,679,866</b>

# 5-Year Notable Financial Highlights



# Credit Officer's Report

Northern Colorado Credit Union (NCCU) experienced a 6.5% reduction in loan balances in 2020. Nationally, peer credit unions saw their loan portfolios grow 1.9%. NCCU did originate \$17.4 million in 2020 which was a \$1.6 million increase over 2019. Although we had an increase in year of year originations, the large number of nationwide home refinancing due to low mortgage rates resulted in many Members consolidating other loans into their home loan, most notably our home equity lines decreased over \$2.4 million in 2020. While our First Mortgage balances increased 10.9% or \$1.4 million in 2020, this was our only loan category experiencing an increase. Overall, our total loan balances declined \$3 million year over year. Our loan to share ratio ended the year at 65.7%.

NCCU continues to maintain a high-quality loan portfolio. Our Net Charge-Off ratio remained very low in 2020 and ended the year at 0.16%, while peer Credit Unions reported a Net Charge Off ratio of 0.71%. Additionally, we ended the year with a delinquency ratio of 0.04% which was well below the national average of 0.60%. Loans originated during 2020 had an average credit score of 743, which is a good indicator of reduced credit risk in our overall loan portfolio.

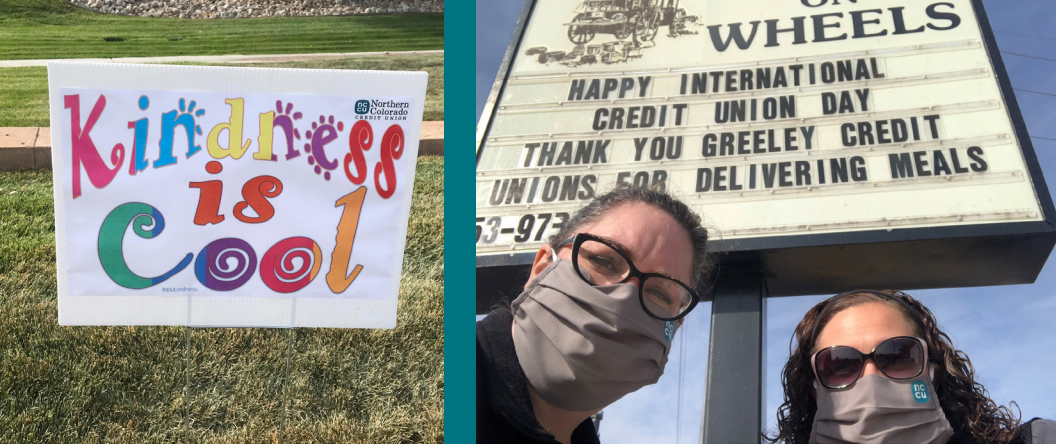
NCCU continues to offer extremely competitive loan rates to our Members. The yield on our loan portfolio was 4.36% at year end, while Credit Unions nationally are yielding 4.75%. This is just another way that NCCU gives back to our Membership.

In 2020, NCCU began the process of transitioning our decentralized lending operations into a centralized lending environment. While this task is not complete, significant progress has been made including redefining processes and procedures, hiring a dedicated underwriter, and transitioning our previous lenders into a universal role as a Financial Services Representative (FSR). Our FSR team allows us to offer members a seamless approach to service where a single employee can complete teller transactions, open new memberships, and process loans.

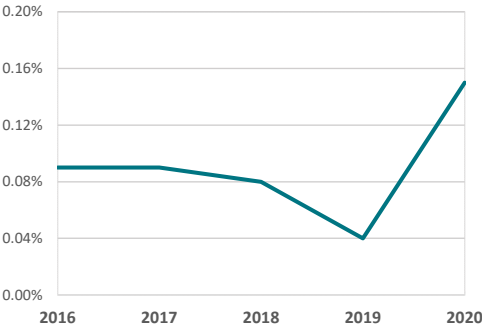
Respectfully Submitted,

Meagan Barrett, VP of Operations/Credit Officer

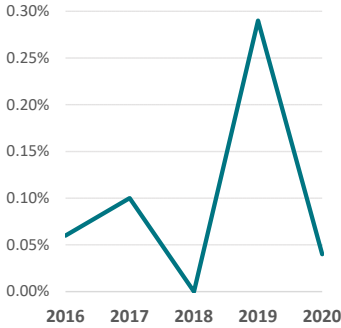




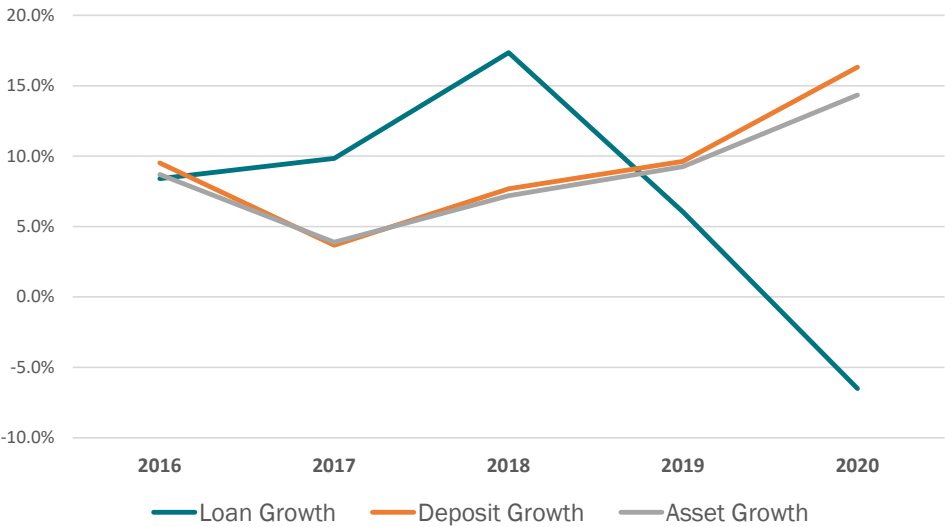
**5-Year Net Charge-Off Ratio**



**5-Year Delinquency Ratio**



**5-Year Growth Trend**





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# Supervisory Committee Report

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The Supervisory Committee members were Mike Thacker, Nanci Diego and Carter Knepp. The committee members worked weekly to complete audits of credit union procedures and policies.

Except for the chair, the members of the Supervisory Committee are junior/senior Accounting/Finance majors in the Monfort College of Business at the University of Northern Colorado. Some of the students have a Professional Experience requirement and participation on the Supervisory Committee allows them to fulfill that requirement. Participation on the Supervisory Committee provides practical experience in their field of study and invaluable assistance in ensuring that Northern Colorado Credit Union is functioning well and following rules and procedures.

Northern Colorado Credit Union had two external audits over the last year. The Colorado Department of Financial Services conducted an audit based on the financial position of the credit union in May 2020. Also, during May 2020 Holben Hay Lake and Balzer, CPA firm, completed the credit union's annual audit. Neither audit found any significant findings. AffirmX completes a variety of audits throughout the year, including Bank Security Act (BSA), to ensure that the credit union remains in regulatory compliance. All audits and examinations had no significant findings and showed that Northern Colorado Credit Union is operating in an orderly and accurate manner.

The Supervisory Committee members, along with other volunteers and staff, complete a series of on-line courses annually in order to ensure everyone is aware of and in compliance with rules and regulations.

The Committee continues to revise our procedures and forms as needed to improve the audit process. The Supervisory Committee wants to thank the staff for their helpfulness and willingness in assisting us to perform our audit activities. As chair of the Committee, I would like to thank staff for their assistance over the past year I have been chair.

The Supervisory Committee reports that our reviews and the results of the audits mentioned above found no material errors or concerns and that the financial position of the Northern Colorado Credit Union is reflected accurately in the financial reports.

Respectfully Submitted,  
Michael D. Thacker, Committee Chairperson



# Nominating Committee Report

The Nominating Committee members were Mike Thacker- Chairman, Tim O'Toole and Russ Dalke.

The committee has nominated and recommended to the Board of Directors two candidates listed below to fill four available positions on the Board. Bylaws allow NCCU to have a board consisting of five to nine volunteer Members. Approval of these candidates will give NCCU a board of seven volunteers. All candidates are qualified to fill their selected positions and have been approved by the current Board of Directors.

Board of Directors	Term
Tim Cole	3 Year/Incumbent
Brent Porter	3 Year/Incumbent

The committee nominated and recommends for appointment to the Supervisory Committee the three candidates listed below. All three are students from the University of Northern Colorado who are working on degrees in a business related area. These candidates are qualified to fill the selected positions and have been approved by the Board of Directors.

Supervisory Committee	Term
Nanci Diego	1 Year/Incumbent
Austin McCracken	1 Year
Kendall Sibley	1 Year

The Nominating Committee would like to thank the candidates for their time and effort. We are always looking for individuals who have leadership and governance skills and a desire to volunteer to help promote the needs of the Credit Union and the Membership.

Respectfully Submitted,  
Michael Thacker, Committee Chairperson



## 85 Acts of Kindness to Celebrate 85 Years of Service

#1 \$25 Deposited in new Evolution Accounts in January #2 Thank you note to our Greeley Postal Carrier #3 Collected goods for the Guadalupe Center #4 Raised funds for Berthoud High School Cheerleaders to attend national competition #5 Thank you note to our Berthoud Postal Carrier #6 Treats and thank you note to Fire House 2 in Greeley #7 Treats and thank you note to Berthoud Fire Protection District #8 Quarters and detergent taped to machines at Berthoud Laundromat #9 Quarters and detergent taped to machines at Greeley Laundromat #10 Family Game Night gift basket given to Berthoud family during medical crisis #11 Free coffee for customers in the Berthoud Ziggy's drive thru #12 Goody bags and notes of appreciation to NCCU staff #13 Gave cookies to staff at Berthoud Community Library for Library Lovers Day #14 Paid off \$340 of school lunch debt for Berthoud Schools #15 Paid off \$510 of school lunch debt for Greeley Schools #16 Donated school supplies for Berthoud Chamber's Teacher Supply Drive #17 Gave a free cookie from Crumbl Cookies to blood donors #18 Free coffee for customers in the Greeley Dutch Brothers drive thru #19 Donated Coloring books and crayons to the Assistant League of Greeley's Color Me Weld program #20 Delivered a goody basket to the nurses and staff at Banner Hospice of Northern Colorado #21 St Patrick's Day candy for members and guests visiting our branches #22 Donated \$500 to Weld Food Bank #23 Donated \$500 to the Food Bank for Larimer County #24 Assembled and delivered 100 goody bags to the Berthoud Loves Truck Stop for truck drivers #25 Staff appreciation breakfast #26 Named Deputy Vincent Mosley as the Hometown Hero #27 Cleaned up trash around the Greeley branch's neighborhood #28 Life lessons and wisdom from our Senior members #29 Fundraised for Weld Food Bank's Compete to Beat Hunger #30-42 12 Days of Christmas in July gifts given to random members at each branch #43 Volunteered at Weld Food Bank #44-45 Gave dinner gift cards to the families of fire fighters deployed to fight the Cameron Peak Fire #46 gave treats to Berthoud Fire Protection District #47 Collected candy donations for Trunk or Treat at Grace Place in Berthoud #48 Partnered with Greeley West FFA to collect donations for deployed troops #49-65 INTERNATIONAL CREDIT UNION DAY CELEBRATION: #49 Kim gave a gift card to her waiter #50 Austin left a gift card on the windshield of a Hays shopper in Berthoud #51 Russ gave a gift card to a visitor in our Greeley drive thru #52 Nicole gave a gift card #53 Cleaned up trash in Fickle Park in Berthoud #54 Amy gave a gift card to a single mom #55 Jennifer gave a gift card to a community volunteer #56 Volunteered at Weld Food Bank #57 Meagan gave a gift card to a teacher #58 Kris left a gift card on the vehicle of a JBS employee #59 Ashley gave a gift card to a guest in our drive thru #60 Sarah gave a gift card to a construction worker #61 Regina gave a gift card to a mom waiting in the school pick up line #62 Tony gave a gift card to his waitress #63 Debbie gave a gift card to a Meals on Wheels employee #64 Volunteered for Meals on Wheels #65 Paul left a gift card on an anonymous person's windshield #66 Gave a gift basket of stationary to the residents of Fairacres Manor #67 Board Member Terry volunteered to help care for livestock displaced by the Cameron Peak Fire #68 Supported Frontier Academy's Anti-Bullying Week #69 Donated supplies for wildland firefighters at the Cameron Peak Fire #70 Collected donations for Toys for Tots at our Berthoud branch #71 Raised funds for Wreaths Across America at our Berthoud branch #72 Collected donations for Toys for Tots at our Greeley branch #73 Raised funds for Wreaths Across America at our Greeley branch #74 Donated to Berthoud House of Neighborly Service to sponsor a family Thanksgiving dinner basket #75 Gave a basket of holiday crafts to Sunshine House Early Learning Academy of Greeley #76 Donated turkeys to Weld Food Bank #77 Donated turkeys to Berthoud House of Neighborly Service #78 Donated food to Greeley Subaru's public food pantry #79 Taped bags of microwave popcorn to DVD vending machines around Greeley #80-83 COLORADO GIVES DAY: #80 Donated to Greeley Dream Team #81 Donated to High Plains Library District #82 Donated to Berthoud Fire Protection District #83 Donated to Friends of the Berthoud Library #84 Employee Appreciation Lunch #85 Gave a Christmas Cookie Kit to a family temporarily residing at the Greeley Family House

*Community-Minded. Member-Focused.™*

📍 @nococreditunion | 📍 @northerncoloradocreditunion

#85kindness | [www.nococu.org](http://www.nococu.org)