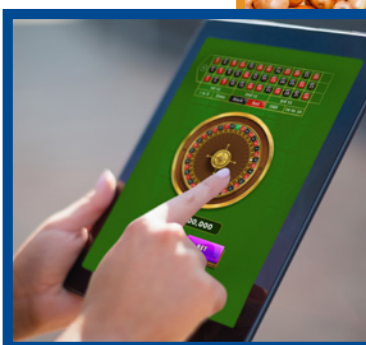


Online Gambling Not A Game

If you spend any amount of time on the web you have probably started seeing an increase of on-line gambling ads in the recent months. Whether it's sports betting, casino games or more, when it is tied to a debit or credit card, it's much more than a game. While many promos advertise "risk-free" betting opportunities it is a "sure thing" that is not true. A recent Forbes articles states that there are few rules to online gaming but profits are high for the industry in this highly addictive activity. So the next time you see an ad popup with a popular actor promoting this



new trend, deeply consider what is at stake and what you can lose.

source: [https://www.forbes.com/sites/forbestechcouncil/2021/02/25/not-just-a-game-online-sports-betting-](https://www.forbes.com/sites/forbestechcouncil/2021/02/25/not-just-a-game-online-sports-betting-and-the-rise-of-corrosive-technology/?sh=3af447db70ec)

[and-the-rise-of-corrosive-technology/?sh=3af447db70ec](https://www.forbes.com/sites/forbestechcouncil/2021/02/25/not-just-a-game-online-sports-betting-and-the-rise-of-corrosive-technology/?sh=3af447db70ec)

Fraud Monitoring

At Northland, we are committed to keeping our members' assets safe while minimizing any inconvenience that protecting your accounts may cause. That's why Northland works with a premier fraud protection service to monitor activity on our member's cards and notify us, and you, of any suspicious transactions.

We need you to know that your card may be blocked if suspicious card activity occurs. When things like unusually high purchase amounts, out of the ordinary merchants or uncharacteristic transactions originating in a foreign country are identified on an account, your card may be temporarily frozen. When fraudulent card activity is suspected, like when you buy a big-ticket item at a store where you have no previous purchase history, you will be contacted immediately

by a fraud analyst to verify the transaction. If you tell us the transaction is valid, subsequent purchases will not be blocked. If we cannot verify card activity, the transaction will be marked as suspicious and your card will be blocked immediately. Since you will be contacted by a fraud analyst soon after the first transaction in question, we ask that you make sure we have an up-to-date phone number on file at all times. When you are contacted by a fraud analyst, you will be asked to verify your identity, but we NEVER ask for your entire social security number.

We are proud to include this level of security as part of your standard membership with Northland. For more information about our fraud protection practices, please contact a member service representative at 989-739-1401.





Blood Drive a Success

Thank you to the community, the Blue Ox Chapter of Credit Unions, and Versiti Blood Centers of MI! This blood drive held in Alpena was a huge success; and just two pints shy of 3 gallons of blood were donated. A special thanks to our fellow Blue Ox Chapter of Credit Union employees who volunteered their time to help at the drive. Alpena Alcona Area Credit Union, Northland Area Federal Credit Union, and Alpena Community Credit Union, Wolverine State CU, Awakon FCU, Calcite CU, HPC CU, North Central Area CU, and Straits Area FCU.



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Northland service anniversaries!

15 years	Pete Dzuris	5 years	Barbara Sealy	1 year	David Sharma
10 years	Jennifer Misiano		Brooke Barton		Christine Goudreau
	Julie Roe		Tim Burgeson		Cheyenne Brock
	Theresa Chandler-Snyder		Tammy Hermansen		Kelly Taylor
					Dan Markowski
					Robert Brown

We're at Your Service!

Northland Branch Hours

	Lobby	Drive-Thru
Mon-Wed	9-5	9-5
Thursday	9-5	9-6
Friday	9-6	9-6
Saturday	Closed	9-1
<i>Contact Center</i>		
Mon-Thurs	8-5	
Friday	8-6	
<i>Glennie Branch</i>		
Monday-Friday	10-3 Drive-Thru Only	

After-Hours Emergency Numbers

Report Lost or Stolen:

ATM or Debit Cards
888-241-2510

VISA Credit Cards
800-991-4961

Money Orders
800-542-3590

MISSION STATEMENT

Our mission is to be our members' most trusted financial partner



Federally insured by NCUA

Has your contact information changed; address, phone, or email address? Be sure to let us know next time you stop in or give us a call at 989-739-1401 so we can update it.

Ready to grow your savings?

Talk to us about a Savings Certificate!

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The following nomination procedure is an official notice.

In September 2021, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted until November 1, 2021. The Nominating Committee will then meet and file its report, which will be published in the January edition of Northland News.

Anyone interested in applying for a Board of Director position should submit a letter of intent along with their qualifications to: Nominating Committee, Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena MI 49707.

Any member who is not nominated may file a petition. The dates to file by petition will be announced in the January edition of Northland News. Nominations for vacancies on the Board of Directors will not be accepted from the floor at the Annual Meeting on Saturday, May 21, 2022.

Important Dates to Remember

Oct 21 International Credit Union Day	Dec 24 Christmas Eve - Lobby closed
Oct 23 Make a Difference Day	Drive thru open 9am - 12pm
Nov 11 Thank you, Veterans!	Dec 25 Christmas Day - closed
Nov 25 Thanksgiving Day - closed	Jan 1 New Year's Day - closed