

NORTHLAND NEWS

SPRING 2024

Flex-Ride RATES

As low as

5.95% APR*

Up to 72 months



Are you looking

For **AFFORDABLE** Auto Financing?

Flex-Ride payments are traditionally 30-45% lower than conventional financing.

Take a look at our Flex-ride Loan. Flex-Ride Loans offer leasing benefits like lower monthly payments plus the flexibility and power of ownership.

You turn a car back in at the end of a lease with no residual benefits. With the Flex-Ride Loan, you own the vehicle, allowing you the option to sell, trade, or pay off your balance at any time during the loan or at maturity. Or you can return the vehicle at loan maturity, and instead of paying the final balloon payment, you walk away with no end-of-loan term hassles.

A Flex-Ride Loan gives you the best of both options. Other great features include:

- Finance new or used vehicles
- No or low down payment
- Flexible mileage plans

*APR is Annual Percentage Rate. The Base Annual Percentage Rate is the lowest rate offered and can vary based on credit worthiness, age of vehicle and terms of the loan. Your rate can be higher depending on credit performance; financing up to the retail value of the auto is available. Rates are subject to change without notice. For example, monthly payments for a \$20,825 Flex Ride loan (which includes an \$825.00 program fee) for 36 months at 5.95%APR would be \$496.00 a month for 35 months; and a payment of \$5,888 for the 36th month.

KALKASKA BRANCH NOW OPEN



Located at 112 S. Cedar St., Kalkaska, MI 49646 (across from the ARCO gas station). Our newest branch is open and is ready to assist you!

Northland has 17 branches in Northern Michigan. To find one close to you, visit our website or app.

989.739.1401
northlandcu.com

INTRODUCING NOVA



Starting this spring, when members call Northland for assistance, they will first be connected with Northland's Outstanding Virtual Assistant, NOVA. NOVA can quickly help you with your requests or find answers to your questions but still allows you the flexibility of connecting with a live agent when needed. NOVA uses A.I. technology and allows us to provide improved service to members 24/7. Our goal is to create a seamless interaction for you at any time of day as well as outside of regular business hours. Don't worry; NOVA isn't replacing any of our Contact Center employees. She is here to help us better assist you.



Jerry Erickson Scholarship Update

The Jerry Erickson Scholarship application process is now closed and winners will be notified. Announcements will be made at local high school award nights, through our website, social media, and branches. Thank you to all who have applied!

Consider a Northland

IRA

An **EASY** way to save for retirement or education



Visit northlandcu.com/IRA for more info.



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Nearly 30,000 Surcharge-Free ATMs
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NMLS 46381

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twitter.com/@northlandcu



Visit our Website: northlandcu.com

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We're at Your Service!

Visit northlandcu.com/nafcu/location-atms for hours and locations near you.

After-Hours Emergency Numbers Report lost or Stolen:

ATM or Debit Cards
888-241-2510

Legacy VISA Credit Cards
800-991-4961

Elan Consumer Cards
800-558-3424

Elan Business Cards
866-552-8855

Money Orders
800-542-3590

MISSION STATEMENT

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



Federally Insured by NCUA

Contact Information Changed?

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

Elavon. Merchant Services

Quick, easy and secure checkout experience, whether your customers shop online, in-person or via a mobile app.

- Get paid fast
- Accept all payment types
- Grow at your own pace
- 24/7/354 customer service
- Protect your data



SPOOFING FRAUD ALERT

Northland will NEVER call you and ask for a code from you. Spoofing occurs when a scammer deliberately falsifies the information transmitted to your caller ID display to disguise their real identity.

If you receive a call or text from someone claiming to be Northland asking for ANY personal information including debit cards or **CODES**, **HANG UP** (or don't respond to texts) and call Northland directly or stop into a local branch.



Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 18th, 2024 at 9 am. Location is JJ's Steak and Pizza conference room · Alpena, Michigan 49707. Check website as date approaches for more details.



Northland Service Anniversaries



- 5 Years – Mary G.
- 3 Years – Elizabeth M.
- 3 Years – Alisha M.
- 3 Years – Alexis E.
- 3 Years – Dawn J.
- 3 Years – Mariah S.
- 3 Years – Greta R.
- 2 Years – Melissa B.
- 2 Years – Kathleen S.
- 2 Years – Adam S.
- 2 Years – Chantil H.
- 2 Years – Tyler P.
- 2 Years – Katie M.
- 1 Year – Mariah M.
- 1 Year – Timothy E.
- 1 Year – Tim H.
- 1 Year – Cheney C.