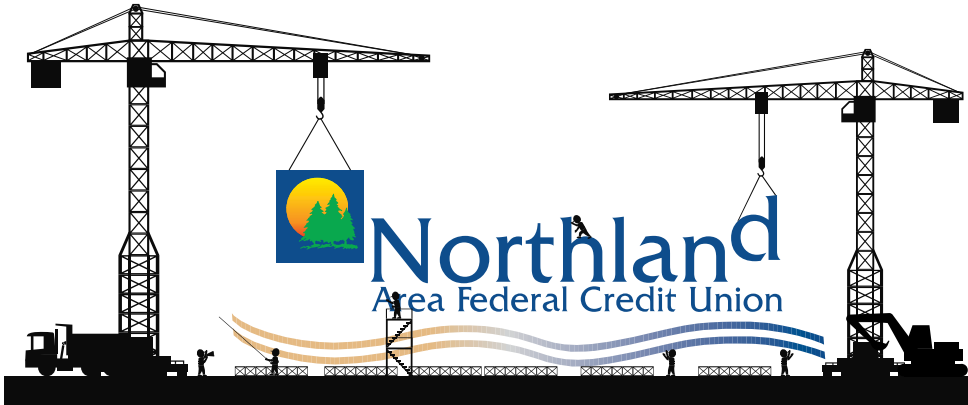


NORTHLAND NEWS

WINTER 2022

Northland Designing New Oscoda Branch



989.739.1401
northlandcu.com

CEO and President Pete Dzuris and other Northland representatives recently hosted a Veterans Day drive through luncheon. Oscoda American Legion volunteers also helped out and hosted the site for Veterans to pick up their complimentary lunch.



Current Oscoda Branch

Northland Area Federal Credit Union will be moving forward on designing a new member service center in Oscoda. This will replace the current building on F-41 that has served the Oscoda market for several years. Northland

will be partnering with the Thompson-Phelan Group for the design and build. Similar to Northland's beginnings on Wurtsmith Airbase in 1957, Thompson-Phelan has served various Michigan communities since 1958 and completed over 850 projects many of which are bank and credit union branches.

While we begin the design process, we look to focus on developing a modern financial services center for our members and staff.

The new building will reside on the same property as the current branch. This will allow members to continue to access the branch while the new building is being constructed, mitigating disruption of service to all.



Jerry Erickson Scholarship

Our commitment to financial education begins with our members. Northland Area Federal Credit Union is honored to recognize those who plan, study, and sacrifice to earn college degrees. Each year, Northland awards Jerry Erickson Education Scholarships to exceptional or meritable student members who are in pursuit of higher education.

2022 Jerry Erickson Education Scholarship applications will be available online at northlandcu.com beginning January 24th, 2022. Please mail applications to Northland Area Federal Credit Union, Jerry Erickson Scholarship Award, 1161 N. Bagley St. Alpena, MI 49707. Applications must be received by mail no later than March 1st, 2022.

An advertisement for HELOC (Home Equity Line of Credit) featuring a cozy living room scene with a fireplace, a white fur rug, and a person's feet in patterned slippers. The text "HELOC" is prominently displayed in a white box, with "THE LOAN YOU CAN LIVE WITH" underneath. At the bottom, it says "Talk to an expert today!" followed by the Northland Area Federal Credit Union logo and a house icon.

Northland Unveils Veteran-Themed Truck Wrap



Northland chose the Oscoda Veterans Memorial Park as the location for the unveiling of the new Veteran-themed truck wrap. A check was also donated to the park in honor of the Veterans.



The eye catching front graphic pays tribute the P-40 mustang aircraft heavily utilized in WWII. Northland was founded on an Airbase in Oscoda.



All of the military emblems are displayed on each side of the truck as well as a dedication to U.S. service men and women.

Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 21st, 2022 beginning at 9 am. More information about the location will be released in the near future.

Board Nominations

Nominations for vacancies on the Board of Directors may be made by petition signed by 1% of the membership. Petitions may be obtained through March 7th, 2022 from the President's office.

Completed petitions must be received by the President's office no later than 5:00 pm on March 7th, 2022. The election will not be conducted by ballot when the number of nominees equals the number of positions to be filled. Nominations will not be accepted from the floor at the Annual Meeting on May 22, 2021.

Candidate Profiles

Howard Spencer

Mr Spencer has been a credit union member since 1970 and has served faithfully on the Board of Directors since June 1974 and served for twenty years as Chairman. He has a dedicated desire for Northland Credit Union to succeed in all endeavors. Mr. Spencer has completed all of the training manuals available to volunteers offered through CUNA's Volunteer Achievement and Volunteer Leadership Programming. He was awarded the "Gene Ball Award" by the National Association of Credit Union Chairman's Group. He serves on the Board of Directors for the National Credit Union Foundation and the Michigan Credit Union League Education Needs Committee. Mr Spencer served as Chairman of the Board of Directors for the Michigan Credit Union League, served on the CUCorp Board, past Chairman of the NACUC and the Michigan Credit Union League Political Action Committee Board of Trustees and as Vice Chair of CUNA's Volunteer Leadership Committee. Additionally, he is the Legislative Representative for Northland and as the Alternate for the Blue Ox Chapter of Credit Unions. If re-elected to the Board of Directors, he will serve to the best of his ability to ensure that the membership continues to enjoy the same outstanding services they currently enjoy and deserve.

Mike Palumbo

Mr. Palumbo gained exceptional management skills and experience from his position as Supervisor with National Gypsum Co. for almost 15 years where he managed 15 hourly production and maintenance employees, and attended several performance enhancing training seminars. He has extended financial experience in his profession as Financial Planner and Investment Advisor where through discovery and determining financial need he is able to determine the proper investment to prospective clients. Mr. Palumbo began volunteering for Northland in February of 2001, starting out as an Alternate on the Supervisory Committee, then appointed as a Member in July of that same year, and worked his way up to Chairman of the Supervisory Committee. On July 2, 2004 he was appointed to the Vice-Secretary position on the Board of Directors, and he currently holds the Chairman position on the Board of Directors. Mr. Palumbo has completed all VAP and VLP programs, Bank Secrecy Act and Financial Literacy training. If elected, it is his desire to prepare himself so he may expand his volunteer services to other credit union associations, organizations and functions so he can be more of an asset to the credit union movement.

Jimmy Luthmann

Mr Luthmann was appointed in 2015 to fill a vacant seat on the board. He has been a credit union member since 1991. Mr. Luthmann has a dedicated desire for Northland to succeed in all endeavors. He gained much management experience during his 22 years in the U.S. Air Force. He retired in 1990 obtaining the rank of Senior Master Sergeant. Mr. Luthmann started his career at Northland in 1991 as the Marketing Manager and worked until 2005. This also included a number of community projects in his involvement in the Blue Ox Chapter promoting the Credit Unions in N.E. Michigan. For 2 years he was a Sales Associate with Images and Ink at the MCUL. He was also on the Board of Directors for the Oscoda-AuSable Chamber of Commerce for over 15 years. For more than 20 years, he has been the Post Adjutant and Color Guard Captain for VFW Post 3735.

Member Rewards and Fee Schedule

Northland Area Federal Credit Union Member Rewards and Fee Schedule	Relationship Level - You've got the key to unlock more rewards! ¹			
	Classic 0-6 Points	Bronze 7-13 Points	Silver 14-20 Points	Gold 21+ Points
Share / Share Draft Accounts				
Share Certificate Rate Premium	Not Available	Not Available	Eligible	Eligible
Primary Share Balance Below Required Minimum	\$2.00 per month	\$2.00 per month	\$2.00 per month	\$2.00 per month
Paper Statement Archived Copy Fee (1 month free)	\$2.00	\$2.00	\$2.00	\$2.00
Dormant Account Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
Stop Payment Fee EFT, Single Draft, Multiple in Sequence	\$30.00	\$30.00	\$30.00	\$30.00
Non-Sufficient Funds Fee Per Presentment	\$30.00	\$30.00	\$30.00	\$30.00
Return Deposited Check	\$10.00	\$10.00	\$10.00	\$10.00
Overdraft Protection Transfer from Share or Line of Credit	Free	Free	Free	Free
Share Draft Checks	Style Prices Vary	Style Prices Vary	Style Prices Vary	2 Free boxes of Exclusive/Specialty Checks /Calendar Yr ²
Starter Checks	\$2.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)
Courtesy Pay Use Fee Per Paid Item	\$30.00	\$30.00	\$25.00	\$20.00
Over 10 Draft Copies	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
e-Services and Mobile Banking				
Home Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
e-Statements	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free
Text Banking	Free	Free	Free	Free
Remote Deposit Capture	Not Available	Free ^{3,4}	Free ^{3,5}	Free ^{3,5}
Lending				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount ⁶	0.25% Discount ⁶	0.50% Discount ⁶
MyLOAN Processing Fee	\$25.00	\$25.00	Waived	Waived
Consumer VISA Rewards Program	Eligible ⁷	Eligible ⁷	Eligible ⁷	Eligible ⁷
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	Not Available	\$100.00 Off Closing Costs
Wires				
Incoming Wires	Free	Free	Free	Free
Domestic Wires(Outgoing)	\$25.00	\$20.00	\$15.00	\$15.00 (2) Free per Year
International Wires (Outgoing)	\$35.00	\$35.00	\$35.00	\$35.00
Miscellaneous				
Notary Service	Free	Free	Free	Free
Money Orders	\$2.00 each	\$2.00 each	\$2.00 each 2 Free/month	\$2.00 each 2 Free/month
Cashier Checks	\$2.00 each	\$2.00 each	Free	Free
Foreign Item Deposit	\$15.00 each	\$15.00 each	\$15.00 each	\$15.00 each
NAFCU/CO-OP Network ATM Fee	Free	Free	Free	Free
Non-NAFCU/CO-OP Network "Foreign" ATM Fee	\$2.00	\$2.00	Free	Free
Collection ACH	\$15.00	\$15.00	\$15.00	\$15.00
Levy/Garnishment	\$50.00	\$50.00	\$50.00	\$50.00
Escheat Account Fee	\$100.00	\$100.00	\$100.00	\$100.00
Bad Address Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
ATM/Debit/VISA Excessive Card Replacement	\$5.00	\$5.00	\$5.00	\$5.00
Fax Fee Per Page	\$1.00	\$1.00	\$1.00	\$1.00
Safe Deposit Box Annual Fee (Available at Oscoda, Tawas and Grayling branches)	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00
	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00
	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00
	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00
DISCLOSURES: ¹ Add products/services to level up! Reward points tally by account. Relationship level can upgrade monthly; can only downgrade at the start of any new year.				
² Benefit also applies to certain grandfathered accounts. ³ Must meet eligibility requirements. ⁴ Daily limit \$2,000 or 10 checks; Rolling 30-day limit \$5,000. ⁵ Daily limit \$5000 or 15 checks; Rolling 30-day limit \$20,000. ⁶ Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded. ⁷ Excludes Fresh Start Consumer VISA product.				

Reward Points System	You've got the key to unlock more rewards!
Mobile Banking	1
e-Statements	1
Membership (Every 5 years)	1
Bill Pay (Active, at least every 60 days)	2
Direct Deposit (Active, at least every 45 days)	2
Home Banking (Active, at least every 60 days)	2
IRA	2
Money Market	2
Certificate of Deposit	3
Debit MasterCard (Active, at least every 60 days)	3
Share Draft (Checking) (Active, at least every 60 days)	3
VISA Credit Card	4
Real Estate Loan	5
Non Real Estate Secured Loan	5

Effective Date
2/15/2022

Share Balance Points Based on 90 Day Average Daily Balance	
\$0 - \$4,999.99	0
\$5,000 - \$10,000	1
\$10,001 - \$25,000	2
\$25,001 - \$50,000	3
\$50,001 - \$100,000	4
Greater than \$100,000	5

Loan Balance Points	
> than \$0 - \$5,000	1
\$5,001 - \$10,000	2
\$10,001 - \$25,000	3
\$25,001 - \$50,000	4
Greater than \$50,000	5



Over 5,000 Shared Branches
 co-opsharedbranch.org
 Nearly 30,000 Surcharge-Free ATMs
 co-opatm.org

NMLS 463831

Join the Conversation

Like our page on Facebook:
 facebook.com/NorthlandCreditUnion

Follow us on Twitter:
 twitter.com/@northlandcu

Visit our Website: northlandcu.com



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
Contact Center		
Mon-Thurs	8-5	
Friday	8-6	
Glennie Branch		
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

NEW YEAR, NEW ON-LINE FRAUD TECHNIQUES



With every new year, comes new on-line dating scam techniques.

So what can you do?

- Research the person's photo and profile using online searches to see if the material has been used elsewhere.
- Go slow and ask lots of questions. Don't let them bully you into making a quick or hasty transaction.

- Beware if the individual seems too perfect or quickly asks you to leave a dating service or Facebook to go "offline."
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.
- Never send money to anyone you don't know personally. If you don't know them, don't send money. You will see what their true intentions are after that.

SNOW IS FALLING, CERTIFICATE RATES ARE RISING



No matter how much the snow is falling, many of our certificate rates are rising! Slide into a Northland branch near you, or stay warm inside your house and visit us online at www.northlandcu.com to check out our great rates!

Northland Service Anniversaries

25 Years - Diane T.
 15 Years - Don B.

- 10 Years - Kaitlyn H.
- 10 Years - Jack E.
- 10 Years - Brenda B.
- 5 Years - Nick R.
- 5 Years - Lisa A.
- 5 Years - Wendy W.
- 5 Years - Amy S.
- 1 Year - Brianna C.
- 1 Year - Karissa S.
- 1 Year - Jennifer L.
- 1 Year - Amanda M.
- 1 Year - Bonnie C.
- 1 Year - Chelsea O.
- 1 Year - Shelby H.

Important Dates

CLOSED			CLOSED	
December 31st	January 1	⋮	February 21	
New Year's Eve	New Year's Day	⋮	Presidents Day	

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.