Everything’s Coming Up Green!

Watch your money grow this spring with Northland’s NEW Money Market Account

Our new Money Market Account combines the best features of our savings, checking and certificate products by offering a high dividend with great access to your funds.

- **Tiered rate** – the more you save, the greater the return.*
- **Liquid** – convenient access to your funds when you need them.
- **Federally insured** – coverage up to $100,000 by the NCUA, a U.S. government agency.
- **Great rate** – interest is earned daily and compounded monthly.
- **Access** – free checks and up to 3 free withdrawals per month.

### Money Market Tiers

<table>
<thead>
<tr>
<th>Tier</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000-$24,999.99</td>
<td>2.78%</td>
</tr>
<tr>
<td>$25,000-$49,999.99</td>
<td>4.33%</td>
</tr>
<tr>
<td>Over $50,000</td>
<td>4.85%</td>
</tr>
</tbody>
</table>

*Minimum deposit: $10,000. Paid and compounded monthly. APY = Annual Percentage Yield. Rates current as of 3/1/07

Don’t miss out on your chance to win $50!

Hey, have you heard? We’re giving away ten $50 cash prizes every month in 2007 to celebrate our 50th anniversary! Look for the display and enter to win (no strings attached) at any of Northland’s 13 branch offices. We received 589 entries in February and the following members were randomly selected to win $50 each.

- Wade Gordon – Oscoda
- Martha Dies – Fairview
- Dorothy Utash – Oscoda
- Ruth Welton – Oscoda
- Russell Johns – Oscoda
- Jim Carmichael – Hale
- George Downey – Oscoda
- Lorna Lemere – Harrisville
- Diana Collyer – East Tawas
- Gloria VanLuven – East Tawas

Congratulations!

For more information, please stop by any of our branches or call the Credit Union today at 1-800-336-2328.
National Credit Union Youth Week
April 22-28

National Credit Union Youth week is April 22-28. Northland is committed to helping our youth members build a strong financial foundation for their futures. Please bring your children, grandchildren, nieces, nephews, etc. into the Credit Union during April so they can open a youth account.

- During the month of April, members between the ages of 13-17 can enter into a drawing to win an iPod Nano when they open a share savings account or deposit $30.

- When children ages 12 and under open a share savings account or deposit $15, they will receive a free bobble-head pen. “Stash your Cash” coloring pages will be available for all children to color and display.

The time is now to apply for a Student Loan for college!

Don’t wait another day! The student loan process can take months to complete, so you need to start now to be prepared to enter college in the fall.

Northland offers two types of Student Loans:

- **Stafford Loan** - Repayment does not start until six months after you graduate or leave school.

- **Federal Plus Loans** - The parents of the dependent undergraduate student can borrow up to the cost of the education less any financial aid.

Northland can help you start the process today. Simply call us, stop by and speak to a Member Service Representative or visit the “Lending” page of our web site.

Heading out of town?

...take Northland with you from sea to shining sea!

Did you know as a Northland member you have access to 25,000 surcharge-free ATMs and more than 2,000 shared branches nationwide?

Simply look for ATMs displaying the CO-OP Network logo (please see below for instructions on how to find a participating ATM near you). CO-OP Network, of which Northland is a member, is the largest credit union-only ATM network in the country. CO-OP Network membership provides surcharge-free access at 25,000 ATM’s throughout the U.S. and Canada.

**Plus you can conduct your Northland transactions at 2,000 shared branch locations across the USA**

Whether you’re traveling across town or across the country, chances are there’s a CO-OP Shared Branch (known as “Service Centers”) nearby. This means you can access your Northland account and conduct transactions just like you would at one of our offices at more than 2,000 locations (your transactions are then electronically posted to your NAFCU account).

**Finding an ATM or Service Center within 10 miles of your planned destination is easy!**

Just visit our web site at www.northlandcu.com and look for the CO-OP logo on the “Links” page, or call us at 800-336-2328 and a member service person will assist you.
The Northwood staff was honored recently with a special gift from longtime Northland member Paul Rittenour of Omer.

Mr. Rittenour, who does wood carvings in his spare time, presented us with a beautiful hand-drawn plaque celebrating the Credit Union’s 50’s anniversary.

Thank you again, Mr. Rittenour. You always brighten our day when you visit our AuGres office with your warm smile, jokes and wonderful stories.

NAFCU member Paul Rittenour created this beautiful drawing in honor of the Credit Union’s 50th anniversary.

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Help protect against fraud by keeping contact info current

Members with either a Northland VISA or MasterCard debit card should be sure to advise us if your address or telephone number has changed or been disconnected recently.

Due to the increasing volume of credit card fraud taking place across the country, we are taking strides to make sure that you do not become a victim. If we are able to reach you promptly by telephone, it greatly helps us better identify any suspicious activity on your card.

It is our continuing goal to provide Northland card holders with safe and convenient service. A great way for you to help is to make sure that we have a quick way to contact you by telephone. We recommend that you give us a day and night contact number.

You can reach us by calling toll free at 1-800-336-2328 or by stopping by any of our 13 branch locations.

Do you know your obligations when cosigning for a loan?

Often, parents cosign for their sons or daughters who have adequate income but lack credit or employment history. By cosigning, parents are helping their children get the loan and to establish credit in their own names. Cosigners lend their names and good credit histories.

Should the primary borrower (the child) lose a job, or otherwise fail to make payments, responsibility for meeting the terms of the loan can transfer to the cosigner (the parents).

The loan will appear on both the borrowers and cosigner’s credit reports. If the borrower doesn’t pay, the lender will notify you to make the payments. In most cases, however, your credit report already will contain the delinquency by the time you receive the notification. A cosigned loan is part of your credit history. Since financial institutions consider a cosigned loan your responsibility, they’ll consider it when you’re applying for a loan of your own.