Northland Area Federal Credit Union represented their members during the 2011 Capitol Day luncheon in Lansing. The October 12th event, held near the capitol building, was well attended by Michigan credit union officials and lawmakers alike. Northland CEO Pete Dzuris, Senior Vice President Mike Zeimen, Board Chairman Howard Spencer and Treasurer Michael Palumbo were among the 175 attendees. Discussions included critical topics such as recognizing financial abuse of the elderly and the importance of maintaining affordable financial services to the 4.5 million credit union members in Michigan.

“Through communication with our lawmakers, credit unions presenting a united front are able to stand strong for the rights of our members,” said Dzuris, “Now is the time to move forward. We’re encouraged by the number of lawmakers we’ve seen reaffirm their commitment to the credit union cause.”

Northland CEO Pete Dzuris (foreground) and Senior Vice President Mike Zeimen (left) discuss the importance of preserving credit union member rights with Rep. Peter Pettalia, (106th District, Michigan House of Representatives) during the 2011 Capitol Day luncheon.

We’re Putting Our Members First

Northland Area Federal Credit Union and Invest in America both want members like you to own your money. We try to exemplify this daily by providing you with great rates and low fees. We’ve teamed with Invest in America because, like us, they put members first in all they do.

These days, everyone is looking to save money where they can. This is why we offer Members Discounts through the Invest in America program. As a Northland Area Federal Credit Union member, you have exclusive access to valuable discounts from companies like GM, Sprint, TurboTax, DIRECTV, FTD, Allied Van Lines and more. Invest in America also offers the online mall Shop America that provides discounts and cash back from over 1,200 popular online retailers.

Own your money. Learn more about Invest in America and what discounts are available.

Visit LoveMyCreditUnion.org for more information.
Is YOUR home ready for ‘Old Man Winter’?

The cooler weather may bring to mind thoughts of hot cocoa and hayrides, but to the do-it-yourself-ers among us, it also carries with it the need to get ready for winter. From rooftop to basement and everything in between, now is a good time to ensure you’re well prepared for the Michigan winter ahead.

Start with the basics. You don’t have to be a heating and cooling specialist to take steps to winterize your home. Even a little preparation can help lower your winter bills. Here are a few tips to improve the efficiency of your home.

Get rid of the air leaks. Caulk, weatherstrip and put up storm windows and doors. Add insulation to the attic and under floors. Close doors to unused rooms. Install insulating gaskets, or socket sealers, under the cover plate of your wall sockets. The more airtight your home, the better. Even tiny air leaks can lead to hefty winter utility bills.

Inspect major appliances. Replace furnace filters and clean duct work and vents.

Prevent broken pipes. Frozen pipes can easily burst, causing some very expensive repairs. Ensure all plumbing is leak-free and has sufficient protection from cold Michigan winters.

Take a walk outside. Remove debris around your home’s foundation and look for cracks in need of repair. Search for any trouble spots on the roof.

Check emergency equipment. Ensure your home has sufficient smoke and carbon monoxide detectors and add fresh batteries.

A little preparation now can make a big difference in your heating bills during the coming months, so take a good look at the efficiency of your home. The most important thing to remember is if you find trouble, fix it. Little problems in October can be expensive headaches in January!

From appliance upgrades to needed repairs, we’re here to help. Talk to us about affordable financing options.

Important Change to U.S. Savings Bonds

Planning to buy a savings bond?

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011.

But they’re not going away - electronic savings bonds can be purchased online through TreasuryDirect.

Already have paper savings bonds?

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds here.

Learn more at www.treasurydirect.gov

TreasuryDirect is a registered mark of the U.S. Department of the Treasury.

Turn your clocks back

Daylight Saving Time (DST) comes to an end 2:00 am on the morning of Sunday, November 6. Remember to turn your clocks back one hour. It’s also a good idea to check your smoke detectors to make sure they are working properly.