

## Message from the Chairman

My Fellow Members,

As Chairman of the Board of Directors, I'm pleased to report that 2015 was an exceptional year for Northland Area Federal Credit Union.

**New Gaylord Branch:** In March we opened our 14th branch in the heart of the retail district in Gaylord. After only nine months of operation, we have exceeded our goal and ended the year with over \$4 million in loans in this market. We are proud to be a part of this vibrant community and pleased to welcome all of our new members into the Northland family.

**Economic Recovery:** During the year, we continued to see encouraging economic signs in both the State of Michigan and the ten northern counties we serve. Despite the challenges of a recession, we are particularly proud to have earned an A+ financial health rating by depositaccounts.com, which also ranked Northland #112 on their list of the Top 200 Healthiest Credit Unions for 2015. This independent ranking places Northland among the top 2% of all credit unions nationwide.

**What's planned for 2016:** Recognizing that our members' financial needs are ever-evolving, we actively pursue upgrades and additions to our product and service offerings. We are working on several exciting initiatives, including new business deposit solutions, financial planning services, and the expansion of our mobile banking platform to include Remote Deposit Capture. RDC allows members to deposit checks by taking a picture with their smartphone. The service will roll out in early 2016 to qualifying Gold members.

**Community Support:** I'm so proud to be part of an organization that gives so generously to our communities. On behalf of our staff and members, in addition to countless volunteer hours, Northland contributed over \$17,500 to local Relay for Life events, \$8,000 in scholarship awards to local students, and made significant donations to veteran groups, food pantries and shelters. Northland will continue to be actively involved in helping to support our communities.

In closing, Northland's continued success is the result of the hard work and dedication of its staff, management team, Board and Supervisory Committee members. I thank all of them for their commitment to our members and the communities we serve.

On behalf of our management team, employees and volunteers, thank you, our valued member, for your support. We are honored that you've chosen Northland as your most trusted financial partner.

**Michael Palumbo**  
Chairman, Board of Directors



Details inside

### Congratulations, Kelli!

**Kelli Rohr**, Mio Branch Manager, recently celebrated her 15-year anniversary with Northland. Kelli takes great care of our members and is a tireless volunteer in the Mio/Fairview communities. The next time you find yourself near the Mio branch, stop in to say hello!



989-739-1401  
northlandcu.com

**Coming Soon:**

# Mobile Banking U

**GREAT NEWS!** We have big plans for mobile banking - we're rolling out some exciting new features! Services will be introduced in phases, so you can enjoy the most up-to-date services as quickly as possible. We can't wait to bring you greater account access while you do your banking on the go. Phase I kicks off this month - watch [northlandcu.com](http://northlandcu.com) for updates!

## What's New in Phase I:

### NEW FEATURES for Android

- Brand new app coming soon to Google Play!
- Required upgrade. Existing app will discontinue service 4/18/16
- Make payments, view balances and due dates for NAFCU mortgage or VISA
- Extended transaction history lookup for most account types
- Send/Receive secure messages with NAFCU
- Use graphs to track saving and spending
- Find ATMs and Shared Branches
- Review pending ACH transfers
- View debit and check holds
- Choose text alerts



### NEW FEATURES for iOS

- Exciting update coming soon to the Apple Store!
- Required update. Version 3.10.3 will discontinue service 4/18/16
- Touch ID support for thumbprint-enabled iPhones
- Make payments, view balances and due dates for NAFCU mortgage or VISA
- Extended transaction history lookup for most account types
- Send/Receive secure messages with NAFCU
- Use graphs to track saving and spending
- Find ATMs and Shared Branches
- Review pending ACH transfers
- View debit and check holds
- Choose text alerts



# Upgrade!

## NEW FEATURES for Text Banking

- Watch [northlandcu.com/mobile](http://northlandcu.com/mobile) – we'll post the new access number soon!
- Required change. Access number 89549 will discontinue service 4/18/16
- Transfer funds by text within your NAFCU account
- Transaction history – 5 most recent transactions

## NEW FEATURES for Mobile Web

- Less flash, more features – wait until you see what it can do!
- Watch [northlandcu.com/mobile](http://northlandcu.com/mobile) – we'll post the new URL soon!
- Required change. [Airteller.com/northlandareafcu](http://Airteller.com/northlandareafcu) will discontinue service 4/18/16
- NAFCU Mortgage? View balance, make payments
- NAFCU VISA? Make payments, view balance, see available credit
- Extended transaction history lookup for most account types
- Find ATMs and Shared Branches as well as NAFCU branches
- Send/Receive secure messages with NAFCU
- Review pending ACH transfers
- View debit and check holds
- Choose mobile text alerts

## There's More to Come:

Upcoming phases will roll out mobile versions of Remote Deposit Capture, Bill Pay, eStatements, do-it-yourself travel notices and more\*. You're going to LOVE mobile banking!

\*Some services will be tied to Northland Member Rewards and some restrictions will apply. More details to follow.

**Don't miss out!**

### Phase I includes some required changes.

**The current mobile solutions will discontinue service on April 18th.** As soon as we announce the new releases on the website, you'll want to switch right away to make sure you don't miss out.

Watch **[northlandcu.com](http://northlandcu.com)** for updates!

## Security Corner

### Safety Tips for Social Sites

Social sites can be a great way to stay in contact with family and friends, as long as you remember that they're designed to share information, not protect it. A few tips to keep in mind:

- **Post photos of your trip after you return.** "Having a great time downstate - best getaway ever!" tells everyone your home is probably unoccupied. 'Checking in' to places like restaurants and theaters on social media creates the same risk. It provides your current location and a rough estimate of how long you may be out of the house.
- **Be careful following the crowd.** One recent social media trend had proud parents posting their children's birth statistics. Unfortunately, the posts included two out of three of the most prized pieces of information sought by ID thieves. (Full name and date of birth. Social Security Numbers are the third.) Children are prime targets for ID theft because their identities can be exploited for years before anyone notices. Protect their personal information as carefully as you would your own.
- **While high security settings on social accounts** are an excellent idea, they do not guarantee privacy. Never post anything on social media you wouldn't share with the general public.

If you're a social site user, enjoy visiting with friends and family online. Just be cautious and think carefully about the information you choose to share. Remember - bad guys have internet, too!

### Member Rewards Reset - It's a brand new year!

**Did you know you can earn discounts and special perks just for being a Northland member? The more money-saving products and services you use, the better the rewards!**

Each qualifying product/service in use generates points. Throughout the year, you can increase points to 'level up' from Classic to Bronze, Silver or Gold to earn more rewards! Each January, the points reset to the account's current status. This could mean a downgrade if products or services are no longer in use. (For example - Did you pay a car loan off last year?)

To make sure you get the most out of Northland Rewards, talk to us. You can increase your point level a number of ways - even by adding free time-saving services like mobile banking, eStatements or Bill Pay!

Find out your current Rewards level by checking the bottom of your statement.

Learn more about Northland Member Rewards at [northlandcu.com/perks](http://northlandcu.com/perks)

**Over 5,000 Shared Branches**

[co-opsharedbranch.org](http://co-opsharedbranch.org)

**Nearly 30,000 Surcharge-Free ATMs**

[co-opatm.org](http://co-opatm.org)

**Join the Conversation!**



**Friend us on Facebook:**

[facebook.com/NorthlandCreditUnion](http://facebook.com/NorthlandCreditUnion)

**Check out our Blog:**

[northlandcu.wordpress.com](http://northlandcu.wordpress.com)

**Visit the Website:**

[northlandcu.com](http://northlandcu.com)



### 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

*Oscoda Call Center*

Mon-Thurs	8-5
Friday	8-6

*Glennie Branch*

Monday-Friday	10-3 Drive-Thru Only
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### 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