

## It's that time of year again!



**The kids are back in school and you know what that means – school expenses are back, too.** Lunch money, school supplies, sports fees, you name it! And if that's not enough, cooler weather is here, too. Time to winterize and even start preparing for the holidays!

This time of year can seem really overwhelming, but not to worry – your credit union is here to help. For a limited time NAFCU is offering a promotional VISA rate as low as **3.99% APR\*** to help with those fall expenses. Talk to us today about how we could save you money!

\* 3.99% Annual Percentage Rate applies to all purchases made with a NAFCU VISA during the promotional period of 5/1/16 – 12/31/16. The promotional rate will stay in effect for the life of the purchase. The prevailing APR determined at account opening will apply to purchases made outside of the promotional period. Rates range from 8.99% to 16.99% APR. This promotional rate will apply to all cards EXCEPT the 16.99% VISA Classic/Fresh Start VISA. Available APR based on credit score. Some restrictions apply, ask for details. Equal Opportunity Lender.

### Pssst! Did you know...?

If you've had your Northland VISA for a while, you could be eligible for a credit line increase. Stop by and ask for an application today! Easy application, quick decisions. Safe, smart, simple financing with Northland!

### About Daily Transaction Limits

Credit card fraud has reached an all-time high. For your protection, Northland consumer VISA cards offer the convenience of quick and easy purchases up to \$2,500.00 or seven transactions per day. Planning a shopping spree or a large purchase? No worries! Transaction limits may be temporarily lifted upon request. Give us a call at 989-739-1401 Mon - Fri during regular business hours and we'll be happy to help!



## Headed out of town?

### Snowbirds

Mobile Banking and Shared Branching can simplify your life!

SAFE  
SMART  
SIMPLE

**Northland**  
Area Federal Credit Union

989-739-1401  
northlandcu.com

# GreenPath may be the Right Path

Almost everyone runs into money problems at one time or another. When we do, we might not know which way to turn and may be too embarrassed to ask for help. Don't be! If you're struggling and ready to make the necessary changes, GreenPath Financial Wellness can help you find relief.

Greenpath counselors are real people. They're kind, knowledgeable, and confidential. They understand that everyone's situation is different, and will work with you to find a plan that's right for you. Best of all, most of their services are completely free. Call them today - you'll be glad you did! **877-337-3399** or visit [greenpath.com/northland](http://greenpath.com/northland)



**RELIEF**  
looks good on you

Concerns about debt?  
Talk to a trusted partner.

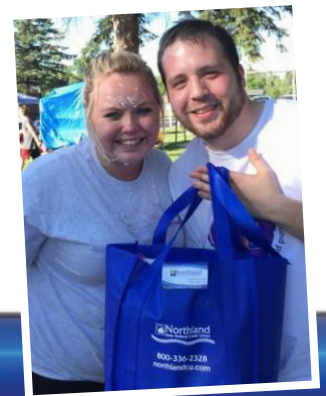
 **GreenPath**  
financial wellness

**877-337-3399**



## Kicking Cancer to the Curb!

Thanks to the hard work of our staff members and generosity of our membership, Northland's three Relay for Life teams collectively raised over \$16,000 for cancer research! As of this writing, two of our teams are in first place for team fundraising for the 2015-2016 Relay season. The third earned the Best Rookie Team Award after raising 253% of their goal! We are SO proud of these folks!





# Security Corner

## Safety Tips to Protect Kids from ID Theft

### Did you know that children are prime targets for identity theft?

That's because their identities can be exploited for years before anyone notices. It's not until they apply for their first loan that the problem is discovered. Here's what you can do to help protect them.

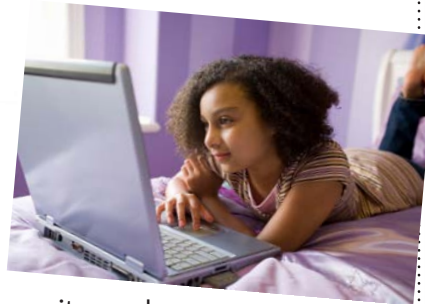
### Safeguard their private information as if it were your own.

Before providing social security numbers for routine forms for school, sports or the doctor's office – ask if it's really necessary. Why do they need it? How will they protect it? In some cases, they may accept just the last 4 digits; or better yet - not use it at all.

**Teach kids not to share personal information online or by text.** Details like phone numbers, addresses, birth dates and passwords can give an ID thief an unwanted advantage.

**Check [annualcreditreport.com](http://annualcreditreport.com) for your child's credit report each year.** There shouldn't be one until after they've applied for their first loan.

**Once your son or daughter has a legitimate credit report, teach them how to keep tabs on it by visiting [annualcreditreport.com](http://annualcreditreport.com)** and checking the details for accuracy. Each of the three credit bureaus allows one free credit report per year. Consider staggering them – check one every four months to keep a close watch. Make sure you're checking yours, too!



### Credit Union Members: Your Vote Counts!

We encourage all credit union members to exercise their right to vote. If you'd like to learn which Congressional candidates are supporting the credit union cause, check out Michigan Credit Union League's endorsements in the latest issue of Contact magazine.

[mcul.org/contact-magazine](http://mcul.org/contact-magazine)

## BIG NEWS!

**Mobile wallets coming soon – watch [northlandcu.com](http://northlandcu.com) for details!**

Knowledge is power. For more tips on staying safe online, visit [northlandcu.com/protect-myself](http://northlandcu.com/protect-myself)

**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](https://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

### Alpena Lending Center

Monday-Friday	9-5 No Cash on Premises
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### 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

# Serve Your Community by Serving on the CU Team

The following nomination procedure is an official notice. In August of 2016, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee. Nominations for Board positions will be accepted until 11/10/16. The Nominating Committee will then meet and file its report, which will be published in the January edition of Northland News.

Anyone interested in applying for a Board of Director position should submit a letter of intent along with their qualifications to: Nominating Committee, Northland Area Federal Credit Union, PO Box 519, Oscoda, MI 48750

Any member who is not nominated may file a petition. The dates to file by petition will be announced in the January edition of Northland News. Nominations for vacancies on the Board of Directors will not be accepted from the floor at the Annual Meeting on 4/22/17.

**IRA Holders:** Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not affect the amount of income tax paid. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect no withholding.

## Dates to Remember:

- 10/22 Make a Difference Day
- 11/11 Thank you, Veterans!
- 11/24 Thanksgiving - Closed
- 12/24 Christmas Eve  
Drive Thru Open 9-12
- 12/25 Merry Christmas!
- 12/26 All branches Closed
- 01/02/17 All branches Closed



**THANK YOU!**

Our Harrisville branch is accepting Thank You cards for Veterans. Cards will be taken to the Saginaw Veterans Medical Center Oct. 22nd.