

We're Your Home Equity Headquarters

Whether you're adding a room, updating appliances, or tackling some overdue repairs, those projects can add up fast. Take the fuss out of financing with a Home Equity Line of Credit. You'll have the flexibility to borrow up to your limit, as needed, to get that project list done. Talk to us about a personal HELOC today!



Projects are hard. Financing is easy.

Never-ending home improvement projects? Choose affordable, hassle-free financing that's available whenever you need it.



Home Equity Line of Credit
5-year adjustable
as low as **3.17%***
APR

Apply Now Take the first step.
northlandcu.com



*3.17% Annual Percentage rate (APR) is adjustable and will reset every 5 years. After 5 years the rate will adjust to no less than 4.00% APR or no more than 5.17% APR, Thereafter the rate will never change more than 2% per adjustment period or 6% over the life of the loan. These rates are our "as low as rates" based on the 5-year Treasury bill and adjustments and restrictions may apply. This special promotion applies to primary or secondary residences. \$2,500 minimum line of credit based on 95% Loan to Value. Fees for appraisals or other associated fees may apply. Adequate property insurance must be maintained. Please contact us for complete details.

Bank Beautifully.

Available on Google play Available on iTunes

We know you're busy, and our newest mobile app gives you greater account access from anywhere. Why wait for a branch to open? Get more done 24/7 as we continue rolling out exciting features!

- ✓ Mobile Bill Pay will soon be available membership-wide
- ✓ Mobile Deposit will be our newest Member Reward for qualified Gold Accounts

HURRY - old mobile apps stop working on April 18th!



Cyber thieves want to steal your data. Find out how to protect yourself **inside.**

BREAKING NEWS

Northland's new Lending Center to open soon in Alpena... Stay tuned!

Security Corner

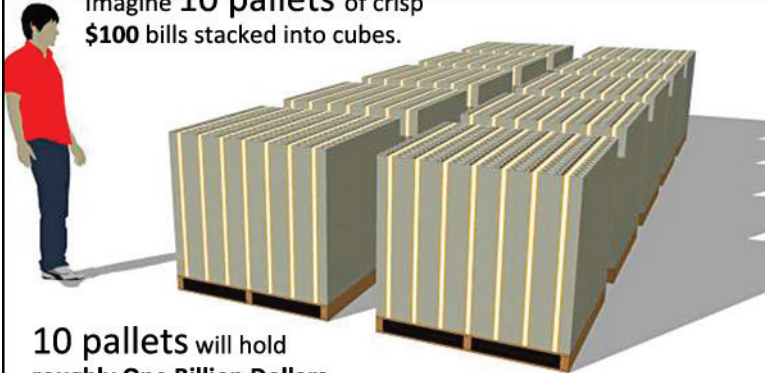
Fraudsters Stole \$16 BILLION from Consumers in 2014.⁶

\$16,000,000,000

What does \$16 Billion Dollars look like?



Imagine **10 pallets** of crisp \$100 bills stacked into cubes.



10 pallets will hold roughly **One Billion Dollars**.

It would take **160 pallets** to hold \$16 Billion Dollars!



There is **BIG MONEY** in card fraud. **You need to protect yourself.**

Start with CardNav by CO-OP 

- ✓ A powerful security tool in a free smartphone app.
- ✓ Shuts off all internet purchases until you're ready to shop.
- ✓ Instant notifications when your debit card number is used.



 [Read FAQs on northlandcu.com](#)

The safety and security of your financial information is our #1 priority. It should be a priority for you, too. Financial fraud is growing at an incredible rate, and once information is stolen, it can take months to clean up the mess.

Financial Fraud is an epidemic that affects all of us.

- 32 data records were lost or stolen every second in 2014!¹
- 31.8 million US consumers had their credit cards breached in 2014. Three times as many as the year before.²
- In 2013, 41% of financial service firms and 48% of online retailers reported losses due to fraud. In dollars, those losses averaged between \$66,000 and \$938,000 per incident, three years ago.³



18% of internet users have had personal information **STOLEN ONLINE**

Why should it matter to me?

Your cards may be in your wallet, but that doesn't mean the numbers are secure.

Debit and credit card fraud is occurring at an alarming rate, and 45% of US card fraud takes place online.⁴

How to protect yourself

Unfortunately there is no magic formula when it comes to card security. A breach can happen at a doctor's office, gas station, restaurant...anywhere that accepts card payments. It can also take place months before fraudulent charges appear. In fact, many victims never find the original source of the compromise. **Your best, safest option is to protect your cards as you would cash, use all of the security layers available, and make it a habit to monitor your accounts closely.**

Monitor

- Download the CardNav mobile app to protect your debit card.
- Enable Balance Changed text alerts on your mobile banking app and call us immediately if you spot a problem.
- Pay attention to automated notifications. If card fraud is suspected, you could receive a call from our automated assistant 'Jill.'

Jill may ask you to verify recent card activity. She will NOT ask you to provide sensitive details such as your full account number, card number or PIN.

Verify

- Reconcile receipts against credit card statements and balance your checking account monthly.
- Don't respond to phone calls, texts or emails asking for personal information.

When in doubt, call us at 989-739-1401.

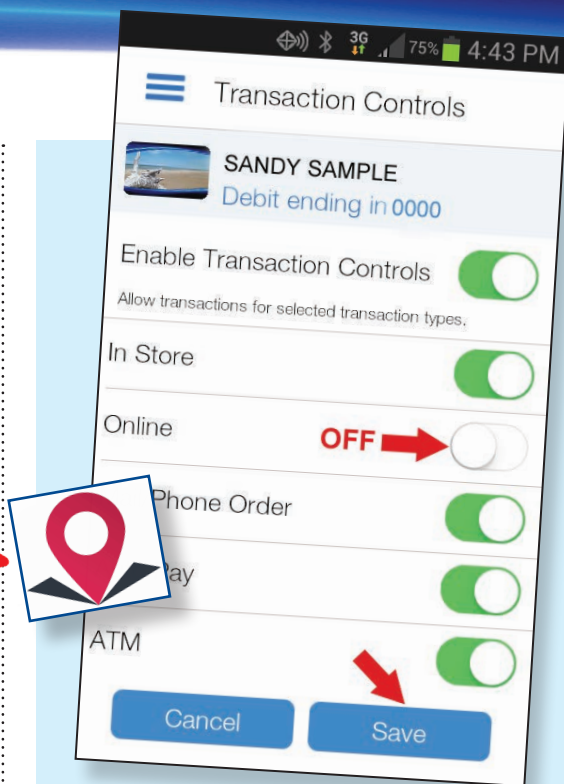
Update

- If we ever suspect a problem, we need to be able to contact you. Keep us up to date with any changes to your phone number, address, or the email address on file in home banking.

• Enable automatic updates to your mobile banking app to get the latest features and security upgrades.

- Keep antivirus software up to date on phones and computers.

Personal vigilance is your greatest weapon against card fraud. Strap on your armor and protect yourself!



I've got my CardNav app...now what?

1. Turn off online purchases. You can turn them back on when you're ready to shop. Login > Control Preferences > Transaction Types > Online

2. Set alerts for all transactions. Get instant notification every time your card number is used. If fraud occurs, CardNav lets you shut your card off immediately. Login > Alert Preferences > All Transactions

CardNav is a powerful, do-it-yourself security tool. For more details, see the FAQs on northlandcu.com

Congratulations!

Three of our exceptional staff members are celebrating service anniversaries!
Thank you, Ladies, for your commitment and dedication!



Tammi Simmons
30 years



Dawn Siddons
15 years



Michelle Neumeyer
10 years



Relay for Life

Our Relay teams have been busy this year! We've fundraised over \$4,700 for cancer research so far this season and we're still going strong! Thank you for your generous donations!

Annual Meeting Reminder: It's that time of year! Northland's Annual Meeting will be held on Saturday, April 30th. Please join us at 9:00 am at Wiltse's Restaurant in Oscoda.

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 withholding.

Important Dates:

April 15 – Tax Day April 18 – Old mobile apps stop working
May 30 – Memorial Day – closed

Over 5,000 Shared Branches
co-opsharedbranch.org

Nearly 30,000 Surcharge-Free ATMs
co-opatm.org

Join the Conversation!



Friend us on Facebook:
facebook.com/NorthlandCreditUnion

Check out our Blog:
northlandcu.wordpress.com

Visit the Website:
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