

Welcome to 2017!

A Word from our Chairman

My Fellow Members,

WHAT AN INCREDIBLE YEAR THIS HAS BEEN! From a new lending office to exciting mobile upgrades; enhanced card security offerings to a state-level Innovation Award, I'm delighted to announce that 2016 has been a banner year for Northland Area Federal Credit Union!

WITH THE GAYLORD BRANCH NOW a well-established, growing part of the Northland family, in 2016 we set our sights on creating opportunities to serve the Alpena region. Lending Center opened in the Alpena market on June 15th. With no tellers or cash on the premises, this unique location exclusively serves consumer and small business financing needs. In six short months, we are already cash flow positive on a monthly basis, exceeding our expectations and opening the door for continued growth in one of the largest communities in northeast Michigan. Going forward, we hope to expand our role into a preferred employer as we open future administrative offices in the Alpena community.

YOU MAY WONDER WHY we focus on growth. Since the early days on the former Wurtsmith Air Force Base, your board of directors and senior leadership team have continually explored opportunities to enrich the lives of our membership. Sustainable growth, when appropriate, helps provide the many low-cost and free services we offer our members. It helps pay for the thousands of hours and dollars invested in service to our communities, and it funds necessary upgrades to security, technology, and facilities. In short, measured growth helps ensure the future of Northland and the communities we serve. In this, our 60th year, we are proud and humbled to count among our membership the great-grandchildren of some of our earliest members. It is our resolute commitment to one day serve their great-grandchildren, too!

ON BEHALF OF THE BOARD OF DIRECTORS and senior management team, I'd like to thank our loyal members, volunteers, and staff – past and present. In 1957 a small group of people came together with the

idea that a non-profit cooperative, owned by its members, could best serve a community's financial needs. And for 60 years, the Northland family has been proving them right.

Thank you for making Northland your most trusted financial partner.

WITH DEEPEST APPRECIATION,

Michael Palumbo
Chairman, Board of Directors



Certificate Specials!

In honor of our 60th year, rates as high as 1.60% APY!
DETAILS INSIDE!



We're CELEBRATING!

5-Year Certificate 1.60%* APY



SOME RESTRICTIONS APPLY
ASK FOR DETAILS!



We're kicking off our 60th Year with Celebration Specials!

Start the New Year out right by putting your money to work for you – talk to us today!

+.60% APY promotional rate applies exclusively to Northland's 18-month Share Certificate. APY=Annual Percentage Yield. Federally insured by NCUA. Early withdrawal penalties apply. Promotional rates accurate as of 1/9/17. Certain restrictions may apply. Minimum balance of \$500. Other rates and terms are available; please ask for details.

***1.60% APY promotional rate applies exclusively to Northland's 5-Year Share Certificate.** APY=Annual Percentage Yield. Federally insured by NCUA. Early withdrawal penalties apply. Promotional rates accurate as of 1/9/17. Certain restrictions may apply. Minimum balance of \$500. Other rates and terms are available; please ask for details.

GREAT NEWS for members with Silver account relationships

You're about to see a new feature in mobile banking – we're extending Mobile Deposit access to qualified Silver Accounts!* You'll be able to deposit a check anytime, anywhere. How easy is THAT? Check out the details at northlandcu.com/mobile. Enjoy the extra convenience!

*Must meet eligibility requirements. Silver daily limit \$2,000 or 5 checks; Rolling 30-day limit \$5,000, additional restrictions may apply.



Level up account relationships anytime by adding services that save you time and money!

Did you know...? A Brief History of Your Credit Union



One of our earliest ribbon cuttings!

We came into the world as Wurtsmith Federal Credit Union on October 23, 1957, when a small, determined group with less than \$100 of combined funds organized a credit union to serve the people of Wurtsmith Air Force base.

Since that day, we've joined forces with other credit unions, moved from the former base, grown across neighboring communities, and changed our name to best represent our diverse and expanding membership.

With effective leadership, careful management, and commitment to our original values, we've endured challenges and grown stronger.

In this, our 60th year, we are now over 43,000 members strong. We still "Aim High" and live by the motto; we are "not for profit, not for charity, but for service." Today, we are proud to be Northland Area Federal Credit Union and thankful to serve our members in northeast Michigan.

Security Corner

Coming to your Mailbox:

Debit Chip Cards!



Debit cardholders – you'll soon receive a new EMV chip debit card to replace your old card. The new debit card will contain a computer chip that helps us protect you and reduce the likelihood of fraud. Chip cards also improve payment security and make it harder for fraudsters to produce counterfeit cards.



Chip cards are easy to use. Simply insert the card into the chip reader slot and leave it there until the transaction completes. If there's not a working chip reader slot, you can still use the old 'swipe' method. (**Note-** 'Swipe' transactions have fewer security features than chip transactions. Use the chip reader when possible.)

Here's what to expect: As we begin the year-long process of updating all NAFCU debit cards, members will begin automatically receiving new cards. The new debit cards will have an updated look, different numbers and new PINs. For security purposes, each card and PIN will be mailed separately. They may arrive a few days apart.

What you need to do:

- Wait for both the card and PIN to arrive
- Activate your new debit card by calling the number on the sticker
- Update 3rd party accounts with your new debit card number to process future payments
- Destroy your old debit card by shredding or cutting into tiny pieces

IMPORTANT! Remember to update 3rd party accounts that process payments using the old debit card number. The old number will stop working. They need the new card number if you wish to continue using your debit card for payment. This is particularly important for auto-renewals such as cell phone service, insurance premiums, etc.



Payments that will not be affected include automatic payments on your Northland loans, and payments you authorize using Northland's Bill Pay, Home, Mobile or Text banking services.

We are pleased to offer our membership this more fraud-resistant technology. We'll keep you posted as we continue to make safety enhancements!

Attention IRA Owners:

The Fair Market Value of your IRA for 2016 is disclosed on your year-end statement. This information is also provided to the IRS.

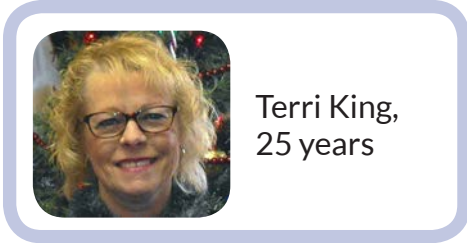
Payments from your IRA are subject to federal and/or state income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

To change your withholding election, stop at your local Northland branch or call 989-739-1401 to speak to an IRA representative.



Celebrating some very special Service Anniversaries!

Diane Travis, 20 years
Cheryl Burgess, 15 years
Cynthia Keller, 15 years
Pete Dzuris, 10 years
Don Beam, 10 years
Heather Dowland, 10 years
Tracey Toppa, 10 years



Terri King,
25 years

Thank you for all you do each day. We appreciate you!

The Northland Family is the BEST!

Thanks to our staff and members for your outstanding generosity and support of our communities!

You've helped with bake sales and mitten trees, Relay for Life, Hearts for Hospice and Children's Miracle Network, shown support for our Veterans, The Salvation Army, Food Drives – we can't even list all of the wonderful things you do!

An extra special shout-out to the folks who helped make Christmas special with toy donations!

We're grateful for you all, including one real-life Santa who made an incredible donation to Toys for Tots for the 3rd year in a row. 'Santa' arrived with 70 bikes, dozens of helmets and enough toys to fill the Tawas lobby! He said a generous discount from Walmart enabled him to make this year's gift larger than ever. What a way to show kindness and Christmas spirit!



Thank you to all who came together to provide gifts for children in need. What a blessing for struggling families!

Dates to Remember

Mon Jan 2 – Closed for New Year
Mon Feb 20 – Closed for President's Day
Sun Mar 12 – Spring Forward for Daylight Savings!



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

Alpena Lending Center

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

Glennie Branch

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

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