

Mobile Wallets are Here!

Introducing Mobile Wallet - a fast, more secure way to pay with your Northland VISA.

What is it? This payment technology lets you make purchases with just a touch. It combines identity theft breakthroughs such as VISA Token Service and Apple's Touch ID to give users an easy, secure and private way to pay with VISA.

What can I do with it? With this technology, you can enjoy:

- **Simplicity.** Easily make secure payments in participating stores and within apps
- **Added security.** Your card information isn't stored on your device or shared when you pay
- **All of your current VISA benefits!**

A mobile wallet is a fun and secure way for you to pay, track charges, and manage your rewards and special offers. We know you're going to love it!



To find out more, visit northlandcu.com today!

Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, April 22, 2017 beginning at 9:00 AM at Wiltse's Restaurant in Oscoda, MI. Join us!



A Better Bill Pay is Coming Details Inside!

989-739-1401
northlandcu.com



A Better Bill Pay is Coming

Here's what you need to know.

We have exciting news! Very soon we will upgrade Bill Pay to provide you with enhanced reliability and more features!

You Will Continue to Enjoy

- Paying anyone, anytime, anywhere in the US and Puerto Rico
- Adding, changing, deleting, and organizing billers
- Reviewing pending payments

New and Improved Services

- Receive and view bills online with over 370 companies
- More scheduling options for variable and recurring payments
- Easier budgeting with funds deducted on or after the payment due date – not before
- Manage all Bill Pay activity on one screen
- Optional reminders when a bill needs to be scheduled, or a when a payment was made

Important Payment Processing Information

There will be a period between May 2nd and 3rd when the Bill Pay system will be unavailable and NO payments will be made to any biller. If you have a payment due during that period, please schedule it to be paid by May 1st or mail a check manually. The system will resume normal processing by May 4th, 2017.

Important

FAQs *frequently asked questions*

HOW will payments be made after the upgrade?

Payments you make through the new Bill Pay will be issued in two ways:

- 1) Most payments will be delivered electronically. Funds for electronic payments will be deducted on the payment due date indicated in Bill Pay.
- 2) Some payees will be sent a paper check through the mail. Funds for paper checks will be withdrawn from your account when the check is presented for payment by the payee's financial institution. This may occur after the due date.

IMPORTANT CHANGE

WHEN will the funds be taken from my account?

Payments will come out of your account ON or AFTER the payment date you choose in Bill Pay. This is a change from the current system which withdraws the funds immediately. When reviewing your account balance, it's very important to remember scheduled payments so you do not accidentally overdraw your account.

What Information WILL transfer from my existing Bill Pay?

- Payee contact and account information
- All scheduled payments with a due date on or after May 3rd 2nd

What information WILL NOT transfer?

- Bill payment history from the current system. Please download/print any history you wish to keep by May 1st!
- Money HQ is being discontinued by the service provider. After May 1st it will no longer be available.
- ~~Payments dated for May 2nd~~

Whew! That's a lot of info to cover! The bottom line is, we know you're going to love the new Bill Pay upgrade, and we can't WAIT to show you our most convenient Bill Pay yet! Watch for updates and check out the Demo at northlandcu.com

Bill Pay Conversion: Important Dates

Starting April 21st

No new Bill Pay enrollments until the upgrade is complete. Members who are already enrolled can continue using their existing Bill Pay through May 1st.

Now through May 1st

Download/Print History files you plan to keep. They will not transfer!

May 2nd and 3rd

Bill Pay will be unavailable due to the system upgrade. No payments will be made during the conversion process. Other services, such as regular home/mobile banking and estatements, will not be affected.

~~• Payments scheduled for May 2nd will NOT process. They MUST be rescheduled in order to be paid.~~

By May 4

The new Bill Pay will be up and running with more convenience than ever before!

NEW UPDATE!

Great News!

Payments scheduled for 5/2 & 5/3 WILL transfer to the new system.

Security Corner

Did you know that Northland offers secure messaging inside of Home and Mobile Banking?

For account-specific questions, always login to Home or Mobile banking to send secure messages. For general questions, such as Are you open on Easter Monday? (Yes we are!) You're welcome to use the Contact Us link at northlandcu.com.



Down Memory Lane

The term 'Dumpster Diving' will never be the same for me after watching two of my co-workers actually performing the act. Names have been changed to protect the innocent!

Years ago, two fellow staff members were cleaning out a company car in the parking lot when one of them accidentally pitched the keys in the dumpster along with the trash. 'Karen' was about 5'2" and 'Julie' about 5'6". It was quite a sight to see them both leaning way over the side with their feet off the ground and their tails in the air looking for those keys. Unfortunately, the keys fell straight to the bottom. Undeterred, they climbed right in that dumpster and dug around until they found them. Now THAT is dedication!

- Terri King



Attention IRA Owners:

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

- April 22 - Annual Meeting
- May 2-3 - Bill Pay down for the upgrade
- May 29 - Closed for Memorial Day

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