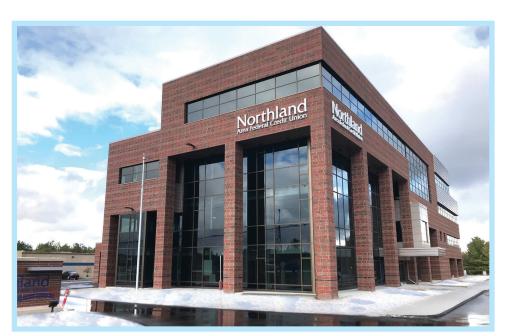
NORTHLAND AREA FEDERAL CREDIT UNION

NORTHLANDNEWS Spring 2021



NEW HEADQUARTERS NOW OPEN

After several years of planning, Northland Area Federal Credit Union has opened its new headquarters building in Alpena. The new headquarters features tall, tripleglazed windows which are considered the latest in sustainable window technology that allow for abundant natural light and are extremely eco-friendly.

"Having a larger headquarters will allow us to better train staff, expand our IT services center, and provide for more lending support staff to better serve the expanding financial needs of our members in our 10 county field of membership" said Marketing Director Matt Duthler.

"Northland is thankful to the community for welcoming us to the Alpena area. We are proud to support members and small businesses with financial expertise coupled with a wide variety of products and services to meet their individual needs," CEO and President Pete Dzuris said. The new HQ address is 1161 N. Bagley St., Alpena MI 49707.



NAFCU CELEBRATES KALITTA ANNIVERSARY

Northland was grateful to celebrate Kalitta Air on their recent 20th anniversary and to say thank you for being an essential part of the Oscoda community. Pictured are LT - Pete Dzuris, President and CEO at Northland who delivered gifts for all the employees at Kalitta and RT- Don Nolan, Director of Heavy Maintenance at Kalitta.

989.739.1401 northlandcu.com



Supervisory Committee Volunteers Needed

We are looking for 2 Northland member volunteers to fill vacant positions on our Supervisory Committee.

Volunteers receive training, and experience is not needed. We provide mileage reimbursement for all required meetings attended. To learn more please call us at 989-739-1401 ext. 4282

Virtual Financial Coach



Hi. Let's improve your credit score!

l'm Lea, your Financial Coach!

Get Started Find out more

There's a new virtual financial coach on our website to help you all hours of the day or night. Lea will guide you to improve your credit score and more!

Jerry Erickson Scholarship Update

Please note: The Jerry Erickson Scholarship application process is now closed and winners will be notified. Announcements will be made at local high school award nights, through our website, social media, and branches.





APR = Annual Percentage Rate 2.99% Annual Percentage rate (APR) is adjustable and will reset every five years. After five years the rate will adjust to no less than 4.00% APR or no more than 4.99% APR, thereafter the rate will never change more than 2% per adjustment period or 6% over the life of the loan and the rate will never be less than 4.00% APR or exceed 8.99% APR or the maximum allowed by law. These rates are our "as low as rates" based on the 5 year T-bill and adjustments and restrictions may apply. These rates apply only for Refinance Mortgages for primary and secondary residences as first or second liens. Maximum term of 15 years. Maximum combined loan to value of 90%-95%. \$250 Processing Fee and title closing fee if applicable (Does not include fees that are not standard costs). "As Low As" rates are our best rates and are determined by credit score and number of services used. Certain restrictions apply. Please contact us for complete details.

WEBSITE UPDATE ARRIVING SOON

Be on the lookout for an updated, faster, and easier-to-navigate Northland website.

As a leader in the financial industry in Northeast Michigan, it's crucial for us to make enhancements from time to time and to invest in improving access to products and services for our members. Although some areas of the website you may be familiar with may have shifted around a little

bit, we are confident that you'll catch on guickly. The new interface and the new site will provide you with easier views on mobile devices and faster loading times to information you are accessing.

Among the new features, the site contains faster access to the most visited pages to foster improved communication and education. We will continuously update our content with helpful information, the most current rates, branch announcements, and more; check it often at northlandcu.com.

Annual Meeting Notice

Northland's Annual Meeting will be held virtually on Saturday, May 22nd, 2021. Please check our website periodically for instructions on joining the meeting.

WE'LL BE CLOSED MEMORIAL DAY / MONDAY, MAY 31

Some special people

are celebrating 5 Years - Cynthia L. service anniversaries!

5 Years – Amy H. 1 Year - Kayla M. 1 Year - Samantha T.

Terri King Retires

Congratulations to Tawas Assistant Branch Manager Terri King who recently retired



after 29 years of dedicated service to our members. We will miss you but also wish you well.



Over 5,000 Shared Branches co-opsharedbranch.org Nearly 30,000 Surcharge-Free ATMs co-opatm.org

NMLS 463831

Join the Conversation

Like our page on Facebook: facebook.com/NorthlandCreditUnion

Follow us on Twitter: twitter.com/@northlandcu

Visit our Website: northlandcu.com

Subscribe to our YouTube channel youtube.com/channel/UCAmvcJqrlLLYaUap6xHf7FQ

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
Contact Center		
Mon-Thurs	8-5	
Friday	8-6	
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



Has your contact information changed; address, phone, or email address? Be sure to let us know, give us a call at 989-739-1401 so we can update it.

