NORTHLAND AREA FEDERAL CREDIT UNION

IORTHLANDNEWS SUMMER 2023

1st Annual "Northland Challenge" **Fundraiser Announced for 8.5.23**



Alpena - Northland is partnering with the Thunder Bay River Center and REEL FUN FISHING to sponsor a Single Kayak Sprint Race on the Thunder Bay River. In addition, there will be carnival games and lumberjack shows at Duck Park afterward. The First Annual Reel Fun Northland Challenge is the event's name, and it will occur on Saturday, August 5th, 2023. All proceeds will benefit the Thunder Bay River Center, Friends Together, and Alpena Animal Control. Event sponsorships are currently being accepted.

The single Kayak sprint race will offer prizes of \$1000, \$500, and \$250; registration is \$25. All registered participants will receive a T-shirt and swag bag. Racers will start at 9 am from Northland's parking lot, run and carry their single kayaks down to Sytek Park and paddle to the finish line at Duck Park.

The carnival is free to attend, and games can be played by purchasing tickets. Puppy races, games, live music, bounce houses, food trucks, and more will be at Duck Park from 10 am to 5 pm. Puppy race entries are \$5. Jack Pine Lumberjacks from Mackinaw City will also be performing several shows; tickets are required to see the shows. Sponsors will have available



spots to run games and award prizes. Northland will have an event trailer, financial education, and a sawdust coin dig, and Sasquatch will make several appearances. "With so many water resources in Northern Michigan, and the importance of keeping it clean, it was important for us to partner with the Thunder Bay River Center", said Jenn Lipps, Alpena Branch Manager and event organizer.

"This is a continuation of Northland's support for outdoor events such as the AuSable Canoe Race and is bringing more awareness to the importance of our clean water in Northern Michigan", said Jack Eling, EVP at Northland. For more information or to register, people can search Facebook for "Reel Fun Northland Challenge". For questions, stop into the Alpena headquarters at 1161 N. Baglev St., visit www.northlandcu.com, or email reelfunnorthlandchallenge@gmail.com.

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Social Media Is Fun, But Monitor Wisely



Congratulations, High School Graduates! Northland is excited about your achievement. As your credit union, we will be here for you as you navigate your journey toward college, a new job, and future successes.

Because you have grown up using technology, your experience naturally makes you highly skilled and confident online. Subsequently, teenagers are more trusting than previous generations interacting in this domain. As you advance your next steps in life you will undoubtedly encounter scammers who will try to take advantage of that trust.

Last year the FBI reported \$101.4 million in losses during 2021 to people under 20. Between 2017 and 2021, teenagers experienced the highest increase in money lost to online scams of any age group.

Some of the most frequently reported forms of fraud targeting teenagers include:

- Social Media Scams
- Online Gaming
- Online Shopping Scams
- Sextortion
- Catfishing
- Talent Scouts
- Fake Scholarships or Grants
- Student Loan Forgiveness
- Health and Beauty Scams
- Webcam Security
- Don't Send Selfies
- Don't Send Sellies

Northland Service Anniversaries

15 Years - Julie E.	2 Y	ears – Mariah S.
15 Years - Janelle T.	2 Y	ears – Alexis E.
15 Years - Lisa G.	1 Y	ear – Kathleen S.
5 Years - Jamaican B.	1 Y	ear – Adam S.
3 Years - Ron S.	1 Y	ear – Anna P.
2 Years - Elizabeth M.	1 Y	ear – Hannah P.
2 Years - Kendra V.	1 Y	ear – Katie M.
2 Years - Dawn J.	1 Y	ear – Melissa B.
2 Years - Greta R.	1 Y	ear – Chantil H.
2 Years - Sandy A.	1 Y	ear – Tyler P.
2 Years – Alisha M.		
2 Years – Paige R. 🔎		2
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Here are steps you can take to fight back against fraud:

- 1. Never click on links from anyone that you don't know or trust.
- 2. Never share personal, identifying, or bank info with someone you do not know or trust.
- 3. Do not give money to anyone you have never met in person.
- Red flags include; poor grammar, refusing to video chat, claims to be in the military or to work overseas, and asking for money, gift cards, or cryptocurrency.
- 5. Do your research, check reviews, and use reverse lookups.
- Use unique passwords for every site you visit.
- 7. Be suspicious of any unsolicited messages.
- 8. Never pay to enter a contest, apply for a scholarship, or to get a job.
- Although you likely won't want to talk about it, always tell your parents or a trusted adult if you have been scammed.

According to the 2022 FBI IC3 report of states impacted by scams, Michigan is the 8th most scammed state in the U.S. Everyone is vulnerable to scammers.

This is an exciting time in your life. There are many opportunities and experiences available to you and we will be here for you as strike out on your adventure. We want you to be successful and to stay safe. Talk to us if you have questions about scams. Always report scams to the FBI, FTC, IBC, and your bank or credit union.

Jerry Erickson Scholarship Winners

Congratulations to these students

Name	College Attending	
Kerrigan Fitzpatrick	U of M	
Cole Katterman	SVSU	
Olivia Hemker	U of M	
Isaac Hopp	Central MI	
Kylie Billeter	Hope College	
Brielle Wanks	Delta College	
Rebecca McCoy	Central MI	
Tessa Heliin	Northern MI University	
Kevin Billeter	Hope College	
Kyle Reynolds	Central MI	



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					

After-Hours Emergency Numbers Report lost or Stolen:

ATM or Debit Cards 888-241-2510 Money Orders VISA Cre 800-542-3590 800-9

VISA Credit Cards 800-991-4961

MISSION STATEMENT

Our Mission is to be our members' most trusted financial partner

Federally insured by NCUA

Contact Information Changed?

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.