

Northland

Area Federal Credit Union

NEWSLETTER



FALL 2025

Earn Instant Rewards with CashBack+

CashBack+ is a rewards account used with a NAFCU Digital Banking checking account. Northland has partnered with Prizeout to offer a marketplace for members to purchase digital gift cards from national brands like Amazon, Home Depot, Walmart, Starbucks, and more. Browse personal offers where you can receive up to 20% instant cashback!¹

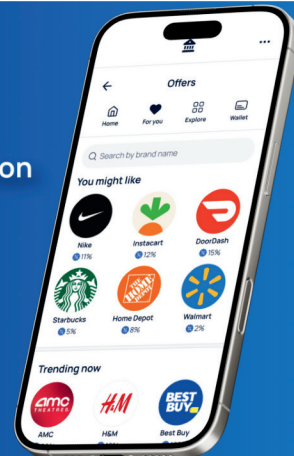
Introducing

CashBack+

from Northland Area Federal Credit Union

Shop your favorite brands
& earn *instant cashback!*

Get Started Today!



Earn CashBack+ rewards when you purchase digital gift cards instead of using your debit or credit card. Every bit adds up.



To use CashBack+ simply sign in to your Northland Digital Banking app and select CashBack+ from your dashboard.



Purchase digital gift cards to pay for your orders at brands in-store or online. Digital gift cards appear in your email as well as your CashBack+ wallet.



Pay with CashBack+ Pay App by using the pop-up at checkout, enter the amount and pay with your connected Northland checking account to receive instant cashback and a gift card code. In-store, use the CashBack+ Pay app, select the in-store option, enter the amount and use the displayed gift card code to complete your payment.¹



Redeem your CashBack+ instantly by navigating to the Redeem page. Select the Northland account to which you want to transfer your rewards.

Log into your NAFCU Digital Banking App and scroll to find CashBack+ on your dashboard. Don't have the NAFCU Digital Banking app? Visit the app store and download today.



NAFCU DIGITAL BANKING APP



¹ Northland offers CashBack+ Pay programs to members with qualifying active accounts in good standing through programs powered by Prizeout. Offers for digital gift cards are not a product of NAFCU and each merchant's gift card terms of use may vary. Northland retains the right to modify or terminate either CashBack+ program at any time without prior notification. For more information, visit prizeout.com/terms.

Welcome to the
Northland
Area Federal Credit Union

Keith Stevens

Senior Business Development Officer

919 Spring St
Petoskey, MI 49770

989.739.1401 x 4461

northlandcu.com



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Area Federal Credit Union

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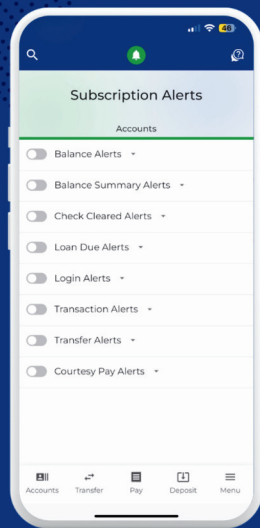
📍 Petoskey, MI

Contact Keith for all your
business needs today.



Alerts & Notifications

NAFCU DIGITAL BANKING APP



EASY TEXT BANKING: Balances, Check Alerts, and More!

To keep track of your financial activities, set up customizable alerts in your digital banking account. Here's how:

Sign in and select "Alerts" from the menu to view options.

Types of Alerts:

- **Balance Alerts:** Notifications for when your balance exceeds or drops below a set limit.
- **Balance Summary Alerts:** Regular updates on your balance at chosen intervals.
- **Check Cleared Alerts:** Notifications when checks clear, useful for business members.
- **Loan Due Alerts:** Reminders for upcoming loan payments.
- **Login Alerts:** Notifications for each account login for added security.
- **Transaction Alerts:** Alerts for deposits and withdrawals, with optional limits.
- **Transfer Alerts:** Updates on internal and external money transfers.
- **Security Alerts:** Notifications for any suspicious activity.
- **Mobile Alerts:** Important announcements sent directly to your device.
- **Accessing Alert History:** Review your alert history anytime within the app.

Utilize these alerts for better control over your finances and peace of mind with the NAFCU Digital Banking app!

The following nomination procedure is an official notice.

In August, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted from October 1, 2025 - November 1, 2025. The Nominating Committee will then meet and file its report, which will be published in the January edition of NAFCU Newsletter.

Anyone of interest in applying for a Board of Director position should submit a letter of intent along with their qualifications to: Nominating Committee, Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena MI 49707.

Any member who is not nominated may file a petition. The dates to file by petition will be announced in the January edition of the NAFCU Newsletter. Nominations for vacancies on the Board of Directors will not be accepted from the floor at the Annual Meeting on Saturday, May 16th, 2026.

Our Offices are CLOSED:

- Monday, October 13 - Columbus Day
- Thursday, November 27 - Thanksgiving Day
- Wednesday, December 24 - Christmas Eve
- Thursday, December 25 - Christmas Day
- Thursday, January 1, 2026 - New Year's Day



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

NMLS 463831

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Instagram: @thenorthlandcu

YouTube Channel:
@northlandareafederalcredit4655

Northland Area Federal Credit Union

CONTACT US

989-739-1401

northlandcu.com

Visit northlandcu.com/nafcu/locations-ATMs for hours and locations near you.

AFTER HOURS EMERGENCY NUMBERS REPORT LOST OR STOLEN

ATM or Debit Cards
888-241-2510

Money Orders
800-542-3590

VISA Credit Cards
Consumer: 800-558-3424
Business: 800-552-8855

MISSION STATEMENT

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



FEDERALLY
INSURED
BY THE NCUA

CONTACT INFORMATION CHANGED?

Have your contact details changed (address, phone number, or email)? Please call us at 989-739-1401

Dates to Remember:

- Friday, October 31 - Halloween
- Sunday, November 2 - Daylight Savings
- Thursday, November 11 - Veterans Day
- Wednesday, December 31 - New Year's Eve