



Oscoda Branch Remodel Progressing Well



Northland Area Federal Credit Union is pleased to announce the progressive strides in its Oscoda project. The branch anticipates an early summer reopening of the newly revamped building, which will offer enhanced services and state-of-the-art facilities. In the interim, members can visit the dedicated Oscoda team at a temporary building located right on the current site, ensuring uninterrupted service during this period of transformation.

President/CEO Pete Dzuris stated, “The Oscoda branch construction progress is going well and we appreciate the cooperation as we enhance our facilities with the latest technologies and upgrades.”

The partnership with Lakeshore Contracting continues to yield high-quality improvements, and Northland is eager to unveil these advancements to its valued members. During this transition, the temporary branch maintains normal business hours, offering both in-person services and convenient drive-thru options. The Oscoda ATM remains operational at its original location, ensuring continuous access to financial resources. Members can manage their accounts anytime, anywhere with the NAFCU Digital Banking App.

Northland Area Federal Credit Union looks forward to welcoming members to the newly remodeled facility and continuing to provide excellent service in the new building. Further updates and details regarding the grand reopening event will be shared as they become available.

Northland CHALLENGE





Kayak Races Arts & Craft Show Doggy Derby

AND MORE!

Saturday, August 1st • 9AM-4 PM

Alpena Duck Park
1510 W Chisholm St. Alpena, MI 49707

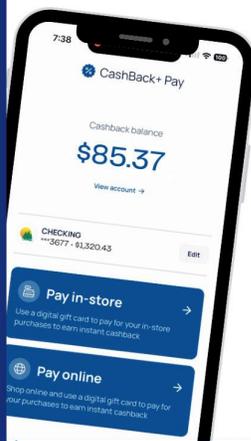




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Instagram: @thenorthlandcu

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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

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VISA Credit Cards

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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

We extend our gratitude to all applicants for the Jerry Erickson Educational Scholarship. The winners will be announced soon.



Important Dates to Remember

- Sunday, April 5th - Happy Easter
- Wednesday, April 15th - Tax Day
- Sunday, May 10th - Mother's Day
- Saturday, May 16th - Annual Meeting
- Sunday, June 14th - Flag Day
- Sunday, June 21st - Father's Day

Our Offices are CLOSED:

- Monday, May 25th - Memorial Day



Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 16th, 2026 at 9 AM. Location is 1161 N Bagley Street • Alpena, MI 49707. Check our website as date approaches for more information.

Newly appointed Associate Board Member



Northland recently announced Michael Billiel as a new associate board member. Michael is the Executive Vice President of Operations/North America at Star Cutter Company, overseeing strategic planning and operations across seven manufacturing sites in Michigan, Illinois, and Mexico. He served 11 years in the U.S. Air Force and gained experience in aviation, automotive, and commercial lighting industries before joining Star Cutter in 2013. Mike lives in Harrisville Township with his wife, Patrice, on a restored farmhouse and hobby farm, enjoying outdoor activities and family time with their three daughters, son-in-law, and five grandchildren.

Northland Represents in Washington D.C.



Executive Vice President Jack Eling, along with Board Members Howard Spencer and Eileen Koutny, represented Northland at the Government Affairs Conference (GAC) in Washington, D.C. The GAC is the largest government relations event within the credit union industry. Northland participated alongside thousands of leaders and policymakers to advocate for the credit union movement.



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*APR = Annual Percentage Rate. This loan is adjustable and will reset every year; the annual percentage rate may vary after the account is opened. Published rate on date stated is subject to change without notice. Rate stated is "as low as" based on the 1 year 1-bill and adjustments and restriction may apply, and not all borrowers may qualify. Minimum floor rate is 4.0%APR and maximum rate that may be imposed is 12.50%APR or the maximum allowed by law. Rate and APR advertised assumes the loan is for an owner occupied, primary or secondary residence, single family stick built home, with a refinance amount of \$200,000, at 80%LTV with a FICO credit score of 700 or better, with a draw period of 5 years, and a repayment period of 15 years; assuming a \$300.00 closing fee & any other fee's applicable. Mortgage loan payment example assuming: A \$200,000 loan amount on a primary home with 80% LTV, an excellent credit score, a 180 month repayment term and an initial rate of 6.50% APR. The monthly principle and interest payment would be about \$1,747.97 - This does not include homeowners and property taxes.