



SUMMER 2026

Introducing FlexPay: A New Way for Members to Pay Over Time

We're thrilled to announce the launch of FlexPay, our new "buy now, pay later" loan option. FlexPay allows eligible members to convert qualified debit card purchases into short-term installment loans, helping them spread out payments over time. Members can choose between 3- and 6-month repayment terms, making it easier to manage larger expenses without putting strain on their budget. No credit check is needed for pre-qualified offers. Enjoy fast funding, flexible 3-month or 6-month terms, and no penalties for early loan payoff.



How It Works

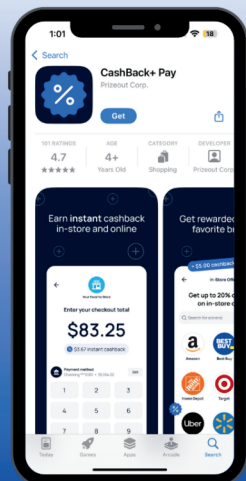
- Members may see up to 6 pre-qualified offers at a time
- Offers are based on eligible debit card purchases made within the last 30 days
- Purchases must be at least \$100 and meet eligibility criteria
- Members can have up to 4 active offers funded at once, based on total loan aggregate limits
- Offers are available in NAFCU Digital Banking under: Apply for a Loan → FlexPay Offers

Certain transactions, like ATM withdrawals, money transfers, and gambling activities, are ineligible. Please note: Not all purchases or merchants will qualify. Additional restrictions may apply, and all offers are subject to approval.

Stay tuned for more updates and take advantage of FlexPay to ease your financial planning!

Earn Instant Rewards with CashBack+ Pay

- 1 Have a Northland Checking Account & NAFCU Digital Banking.
- 2 Download the CashBack+ Pay app from the App Store or Google Play.
- 3 Link your Northland checking account in CashBack+ Pay.
- 4 View your cash back balance on your NAFCU Digital Banking App.
- 5 Earn instant cash back on your everyday shopping.



Learn more about CashBack+ at northlandcu.com/services/cashback-

HELOC Home Improvement

Better Spaces - Better Moments

Better Home

Let's build something better together



- ✓ great rates
- ✓ financing for projects of every size
- ✓ quick local decisions

989-739-1401

www.northlandcu.com



Apply Today!

Northland CHALLENGE



Kayak Races



Arts & Craft Show



Doggy Derby
AND MORE!

WIN UP TO
\$500
1st place Sport
Divisions

Saturday, August 1st • 9 AM - 4 PM
Alpena Wildlife Sanctuary Duck Park
1510 W Chisholm St. Alpena, MI

northlandcu.com/northlandchallenge Northland Challenge



Over 5,000 Shared Branches co-opsharedbranch.org

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

NMLS 463831

JOIN THE CONVERSATION

facebook.com/NorthlandCreditUnion

Instagram: @thenorthlandcu

YouTube Channel:
[@northlandareafederalcredit4655](https://youtube.com/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

Oscoda Branch Grand Opening

Join us for the grand opening of the Northland Area Federal Credit Union Oscoda branch in early July at 4346 E F-41, Oscoda, MI 49750. Follow us on social media for updates.



We're Looking for Volunteers!

Our Supervisory Committee is looking for member volunteers who are ready and able to serve their community. At our credit union, the Supervisory Committee plays a special role: they're the independent member volunteers who help keep your credit union safe, sound, and operating with integrity.

To volunteer to serve as a Supervisory Committee Member, or for more information, visit northlandcu.com.



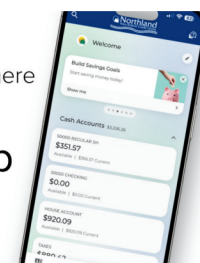
2026 Jerry Erickson Scholarship Recipients

- Olivia Duba
- Colleen Kubisiak
- Cole Upper
- Abbey Bosel
- Shane Snyder
- Kaitlin Hallett
- Kylee Hopp
- Analeis Ming
- Nicholas Wright
- Ellary Warner



Bank Anytime, Anywhere

**Your digital
banking app
awaits.**



**NAFCU DIGITAL
BANKING APP**

Download on the
App Store

GET IT ON
Google Play

Important Dates to Remember

- Saturday, July 4th - Independence Day
- Saturday, August 1st - Northland Challenge
- Monday, September 7th - Labor Day
- Friday, September 11th - Patriot Day

Our Offices are CLOSED:

- Saturday, July 4th - Independence Day
- Monday, September 7th - Labor Day