



FALL 2026

OPEN
Road

**Bad Credit? No Credit?
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Let  **Northland** get you back on the road with an Open Road loan.



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Offer valid for existing and new members only. Loans subject to credit approval. Not all applicant will qualify. Rates, terms and conditions are subject to change at any time based on market conditions and other business factors. Federally Insured by the NCUA.

Oscoda Branch Grand Re-Opening

Northland celebrated the grand reopening of its remodeled Oscoda branch with a ribbon cutting, tours, giveaways and a free lunch. Speakers included Northland President and CEO Pete Dzuris, Board Chairman Mike Palumbo and State Rep. Mike Hoadley. During the ceremony, Northland presented \$1,000 in donations to Oscoda American Legion Post 274 and Oscoda Veterans Memorial Park. "We're grateful for your support, and we're proud to share this newly created space with you," Dzuris said.

The remodeled branch features a smaller 4,000-square-foot footprint, improved energy efficiency, automatic front doors, more windows, a new break room and individual service pods designed to create a more welcoming experience for members and employees. Guests could also enter drawings for a kayak from AuSable Hardware and a Weber charcoal grill from Roger's Family Food & Ace Hardware.



Staff, Board members & community leaders cut ribbon to celebrate Oscoda's grand opening



Winners pose next to the prizes they won.



MORTGAGE

northlandcu.com/mortgage

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CLOSED END**

As low as

5.53% APR



*APR = Annual Percentage Rate. Published rate on date stated is subject to change without notice. Rate stated is "as low as" and not all borrowers may qualify. Rate and APR advertised assumes the loan is for an Owner-Occupied, Single Family, Stick built, one-unit purchase transaction with a loan amount of \$200,000.00, at 80% LTV with a FICO Credit Score of 700 or better. The Disclosed APR includes Origination fees and other finance charges. The APR is disclosed above assumed closing cost of \$6851.50. Your actual closing costs may vary based on your individual transaction. If your down payment is less than 20%, you may be required to obtain Private Mortgage Insurance ("PMI") and to escrow for property taxes and insurance. Mortgage loan payment example assuming: A \$200,000.00 loan amount on a primary home with 20% down, an excellent credit score, a 360 term and an initial rate of 5.45% APR. The monthly payments would be about \$1,129.31 which does not include PMI premiums, Property tax escrow amounts or other insurance premium amounts, which will increase your monthly payment obligation.



**BANK FEES
GETTING YOU DOWN?**

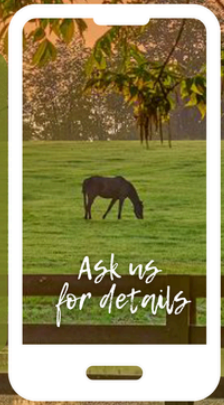
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2.78% APY

A brighter financial view starts here

*APY = Annual Percentage Yield. 2.78% APY is our highest Money Market rate and requires a minimum deposit of \$100,000. APY is accurate as of the last dividend declaration date. \$5 Share account required. Interest rates are variable and subject to change. Fees may reduce earnings on the account. Earnings are paid and compounded every month. Dividends are not earned when the balance falls below the minimum. Please ask for additional details.

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, 2026 - November 1, 2026. 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 15th, 2027.

Our Offices are **CLOSED**:

- Monday, October 12 - Columbus Day
- Thursday, November 26 - Thanksgiving Day
- Thursday, December 24 - Christmas Eve
- Friday, December 25 - Christmas Day
- Friday, January 1, 2027 - New Year's Day



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 Northland Area Federal Credit Union

CONTACT US

 989-739-1401

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

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800-542-3590

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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:

- Saturday, October 31 - Halloween
- Sunday, November 1 - Daylight Savings
- Wednesday, November 11 - Veterans Day
- Thursday, December 31 - New Year's Eve