



Member Rewards

YOU GET REWARDS JUST FOR BEING A NAFCU MEMBER!

Get the most out of your Northland membership and enjoy access to a variety of creative, customizable financial solutions.

Northland is delighted to save you money on products and services you use every day!

Northland Member Rewards Offers Special Perks

For every qualifying product and service you use you receive points. The more money-saving products and services that you use, the more points you get.

CLASSIC - 0 - 6 Points

BRONZE - 7 - 13 Points

SILVER - 14 - 20 Points

GOLD - 21 + Points





Member Rewards and Fee Schedule

Northland Area Federal Credit Union Member Rewards and Fee Schedule	Relationship Level - You've got the key to unlock more rewards! ¹			
	Classic 0-6 Points	Bronze 7-13 Points	Silver 14-20 Points	Gold 21+ Points
Share / Share Draft Accounts				
Share Certificate Rate Premium	Not Available	Not Available	Eligible	Eligible
Paper Statement Archived Copy Fee (1 month free)	\$2.00	\$2.00	\$2.00	\$2.00
Dormant Account Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
Stop Payment Fee EFT, Single Draft, Multiple in Sequence	\$30.00	\$30.00	\$30.00	\$30.00
Non-Sufficient Funds Fee Per Presentment maximum 2 fees per day per account	\$25.00	\$25.00	\$25.00	\$25.00
Return Deposited Check	\$10.00	\$10.00	\$10.00	\$10.00
Overdraft Protection Transfer from Share or Line of Credit	Free	Free	Free	Free
Share Draft Checks	Style Prices Vary	Style Prices Vary	Style Prices Vary	2 Free boxes of Exclusive/Specialty Checks /Calendar Yr ²
Starter Checks	\$2.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)
Courtesy Pay Use Fee Per Paid Item maximum 2 fees per day per account (fee waived for negative balance of \$5.00 or less)	\$25.00	\$25.00	\$25.00	\$25.00
Over 10 Draft Copies	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
Digital Banking and e-Services				
Digital Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
e-Statements	Free	Free	Free	Free
Lending				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount ⁶	0.25% Discount ⁶	0.50% Discount ⁶
MyLOAN Processing Fee	\$25.00	\$25.00	\$15.00	Waived
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	\$50.00 Off Closing Costs	\$100.00 Off Closing Costs
Wires				
Incoming Wires	Free	Free	Free	Free
Domestic Wires(Outgoing)	\$25.00	\$20.00	\$15.00	\$15.00 (2) Free per Year
International Wires (Outgoing)	\$50.00	\$50.00	\$50.00	\$50.00
Miscellaneous				
Notary Service	Free	Free	Free	Free
Money Orders	\$2.00 each	\$2.00 each	\$2.00 each 2 Free/month	\$2.00 each 2 Free/month
Cashier Checks	\$2.00 each	\$2.00 each	Free	Free
Foreign Item Deposit	\$15.00 each	\$15.00 each	\$15.00 each	\$15.00 each
NAFCU/In Network ATM Fee	Free	Free	Free	Free
Non-NAFCU/ Out of Network "Foreign" ATM Fee	\$2.00	\$2.00	Free	Free
Collection ACH	\$15.00	\$15.00	\$15.00	\$15.00
Business Payroll ACH	\$25.00 ³	\$25.00 ³	\$25.00 ³	\$25.00 ³
Payment Paid By Card In Branch ⁷	\$8.00	\$8.00	\$8.00	\$8.00
Levy/Garnishment	\$50.00	\$50.00	\$50.00	\$50.00
Escheat Account Fee	\$100.00	\$100.00	\$100.00	\$100.00
Bad Address Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
ATM/Debit Excessive Card Replacement	\$5.00	\$5.00	\$5.00	\$5.00
Fax Fee Per Page	\$1.00	\$1.00	\$1.00	\$1.00
Safe Deposit Box Annual Fee (Available at Tawas and Grayling branches)	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00
	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00
	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00
	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00
DISCLOSURES: ¹ Add products/services to level up! Reward points tally by account. Relationship level can upgrade monthly; can only downgrade at the start of any new year.				
² Benefit also applies to certain grandfathered accounts.				
⁶ Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded. ⁷ No charge if paid on digital banking; VISA Debit, Discover, MasterCard				

Reward Points System	You've got the key to unlock more rewards!
e-Statements	2
Membership (Every 5 years)	1
Bill Pay (Active, at least every 60 days)	2
Direct Deposit (Active, at least every 45 days)	2
Digital Banking (Active, at least every 1 year)	3
IRA	2
Money Market	2
Certificate of Deposit	3
Debit MasterCard (Active, at least every 60 days)	3
Share Draft (Checking) (Active, at least every 60 days)	3
VISA Credit Card	4
Real Estate Loan	5
Non Real Estate Secured Loan	5
Business Payroll ACH	2

Effective Date
11/15/2025

Share Balance Points Based on 90 Day Average Daily Balance	
\$0 - \$4,999.99	0
\$5,000 - \$10,000	1
\$10,001 - \$25,000	2
\$25,001 - \$50,000	3
\$50,001 - \$100,000	4
Greater than \$100,000	5

Loan Balance Points	
> than \$0 - \$5,000	1
\$5,001 - \$10,000	2
\$10,001 - \$25,000	3
\$25,001 - \$50,000	4
Greater than \$50,000	5