2014: a look ahead...

What's New: 2014 promises to be an exciting year with our commitment to serve more communities than ever before. We've expanded our Field of Membership to ten counties, and it’s with great pleasure that we welcome Otsego, Montmorency, Alpena and the remainder of Arenac County to the Northland family.

Our 14th branch is scheduled to open in Gaylord later this year. Reconstruction has already begun on a former medical clinic located on M-32. I’m pleased to say the building’s cabinetry, plumbing and other useful materials have been put to good use by Habitat for Humanity, and soon Northland’s 14,000 square foot facility will be a vibrant addition to the community.

Economic Recovery: In the past year, we’ve seen small but encouraging improvements in our local economy. Members are increasing their savings and making fewer late payments. All wonderful trends! To help build momentum, each of our staff members completed extensive service training in order to save members time and money. We’ve also been working behind the scenes to address the needs of members struggling with finances.

Many of our members are still recovering from difficult economic times. Often, a financial crisis created by job loss or illness has passed, yet left a low credit score and few options in its wake. If this is your situation – if you’ve been turned down for a loan or a checking account due to a troubled financial past – I encourage you to read the enclosed article, Troubled Finances? Talk to us. We have options to help you get back on your feet.

Our Communities: This year, members and staff united to raise donations for some outstanding community service organizations. Shelters, food banks, children’s hospitals and veterans groups all benefitted from your hard work and generosity. We were honored to accept three People’s Choice awards and one for Educational Leadership. Thank you all for helping Northland make a real difference in the communities we serve.

Welcome to the New Year. On behalf of Northland’s Board of Directors, I wish you and your family every happiness.

Respectfully,
Howard Spencer, Board Chairman

Dates to Remember:

- Feb. 17 - Closed for Presidents’ Day
- Mar. 9 - Spring Forward! Daylight Savings
- April 26 - Annual Meeting - Please join us at Wiltse’s Restaurant in Oscoda at 11:00am.
Don’t have a Northland Checking Account? Here’s why you should!

You’ll save time and enjoy the convenience of a debit card, online banking, mobile banking apps and more. Think you don’t qualify for a checking account? Think again! Fresh Start Checking is made for members who are working to put their finances on the right track – even if you’ve had serious financial difficulty in the past. Talk to us to find out whether Traditional or Fresh Start Checking is right for you.

New Branch Benefits Habitat for Humanity

In preparation for the opening of our newest branch in Gaylord later this year, we've purchased and begun remodeling the former West Side Clinic on M-32. The building, a 14,000 square foot former medical facility, was full of cabinets, sinks, countertops, desks, light fixtures and other materials that the branch wouldn’t be able to use. “There were thousands of dollars’ worth of useful items we couldn’t imagine going to waste,” said CEO Pete Dzuris, “Our facilities manager Don Beam and contractor Tim Foster both recommended donation to Habitat for Humanity. I couldn’t agree more – it’s an exceptional program.”

The credit union met with Heather Copenhaver, Manager of Otsego’s Habitat ReStore, to offer the donation. The non-profit store sells new and gently used home improvement items well below retail, and proceeds benefit the Habitat for Humanity program. With considerable floor space necessary to accommodate the large donation, Copenhaver called her contacts as well. Soon, truckloads of donated merchandise were on their way to Habitat ReStores in Otsego and Roscommon Counties.

“We’re excited this worked out so well,” said Dzuris, “These items will help support Habitat’s mission, and two counties have access to some very nice, affordable home improvement items.” Interior reconstruction continues on the facility, which will reopen as Northland Area Federal Credit Union’s newest branch in 2014!
Thank you, Mr. Erickson!

Board Director Jerry Erickson recently celebrated 45 years of volunteer service to the credit union movement.

Mr. Erickson first became active in the credit union movement during his 30-year career. "I believed then, as I do now, that the service credit unions give to their members and their communities is exceptional," he said. "Credit Union people care about their neighbors, and that's why I'll keep volunteering for as long as they'll have me."

Mr. Erickson has been an active participant in both the Credit Union National Association and the Blue Ox Chapter of the Michigan Credit Union League (MCUL). He holds a Blue Diamond Award and has served on several volunteer committees. "Jerry Erickson has always been a trailblazer," said MCUL Board Chairman Howard Spencer, "and it is my privilege to have enjoyed many years volunteering by his side."

An active community leader, Jerry Erickson enjoys assisting the Our Kids Bingo program in Glennie, and currently serves as a Director on Northland's Board. He and wife Donna reside in the Oscoda area.

Troubled Finances? Talk to us.

It's a brand new year. Time for a fresh start!

Sometimes life's circumstances leave you with a difficult financial past. This is a brand new year filled with new possibilities. If your finances are not in shape, there may be ways we can help.

- Our Financial Recovery program gives you the information and tools you need to rebuild your credit score on a personal, confidential, one-on-one basis.
- Fresh Start Checking restores check writing ability to members who are ready to rebuild their finances.
- Second Chance Auto Loans help members with low credit scores obtain reliable transportation.
- Our Financial Recovery VISAs can help rebuild your credit score and are accepted everywhere the VISA logo is displayed. Ask about Secured or Lighthouse VISA today.

No one can magically 'fix' your credit score. Rebuilding credit takes time, determination and most of all, a plan. If you're serious about moving your finances back on the right track, we're serious about helping you do it. Talk to us - we're here to help!

800-336-2328

It's a GREAT time for Saving!

Now is a great time to tuck something away for a rainy day. We've made it easier than ever to save by lowering the minimum balance on many of our Share Certificates!

- Open most of our certificates for as little as $500! (Excludes Jumbo)
- Members 17 and under can open a Youth Certificate with $100
- Safe, effective savings at a competitive rate
- Your funds are federally insured by NCUA

Talk to us about an easy-to-open certificate and start saving today!
Nominating Committee Report
The Northland Area Federal Credit Union Nominating Committee met on November 29, 2013 for the purpose of nominating two people to fill vacancies on the Board of Directors for a period of three years.

Two letters were received requesting nomination consideration for the three-year vacancies. A motion was made and carried to place Ms. Judy Sharma and Mr. Tom Gregory on the upcoming ballot.

Nominations for vacancies on the Board of Directors may also be made by petition signed by 1% of the members. The petitions may be obtained through February 14, 2014 from the President’s office. Completed petitions must be received by the President’s office no later than February 14, 2014, by 5:00 pm. Nominations will not be accepted from the floor at the Annual Meeting on April 26, 2014.

Candidate Profiles:

Judy Sharma
Involvement in credit union activities includes: over 24 years of credit union experience as a member of the Supervisory Committee and as a Board of Director member.

Credit union involvement has included: Governmental Affairs Committee, Blue Ox Chapter of the Michigan Credit Union League

Involvement in Community Activities includes: Sand Lake Ladies Auxiliary, Sand Lake Festival Committee, Tawas Business Association and Tawas Chamber of Commerce

Educational background and achievements include: Retired from Tawas St. Joseph Hospital, Thirty-eight years as Certified Pharmacy Technician, Real Estate Agent, 2000-2004 Small Business Owner, Electric Beach 2004-2009

Tom Gregory
Involvement in credit union activities includes: over 26 years of credit union experience as a member of a Credit Committee, Supervisory Committee and as a Board of Director member.

Credit union involvement has included: Lakes Community Credit Union (formerly Pontiac Telephone Employees Credit Union), Credit Union Security Officer at LCCU, Governmental Affairs Conferences, Blue Ox Chapter of the Michigan Credit Union League

Involvement in Community Activities includes: Houghton Lake Elks, NRA-certified CPL instructor, DNR Hunter Safety instructor

Educational background and achievements include: Volunteer Achievement Program, Voluntary Leadership Program