

Hello,

MESSAGE FROM THE
CHAIRMAN

...and Happy New Year Everyone!

My name is **Mike Palumbo**, and I'm your new Chairman of the Board of Directors. After many years of service as a Northland volunteer, I want to say what a pleasure it is to be associated with such a great financial institution. As a direct result of a strong management team providing knowledge, leadership and ongoing training to our dedicated employees, and unselfish volunteers who give of their free time, members in the communities we serve are reaping the benefits of strong financial products, services, and education.



What's new in 2015: After some minor delays, our 14th branch is scheduled to open in Gaylord during the first quarter of this year. We're eagerly preparing to serve our new members in this fine community from our remodeled location at 1371 W. Main Street. (M-32) Check it out!

We're pleased to announce the upcoming release of Northland Member Rewards inside this issue of Northland News. Soon, members will earn special perks based on their account relationships with the credit union. In addition, we'll soon add a new service called Remote Deposit Capture. Qualifying members will have the option to deposit checks through our mobile banking apps using the camera on their mobile device. Just like that, safe and secure!

Economic Recovery: We continue to see small but encouraging economic signs in both the State of Michigan and the ten northern counties we serve. Members are saving more and adding new and improved services while late payments and defaults on consumer loans are decreasing. These signs are promising, and we hope the condition of the economy continues to consistently improve.

Community Support: Our staff and members continue to help Northland raise donations for worthwhile organizations such as veteran groups, food pantries, shelters and Relay for Life. It's a great pleasure to see people rally to help our communities!

In closing, I thank my fellow Board and Supervisory Committee volunteers for their hard work and dedication to Northland and the communities we serve, and I cannot say thank you enough to the outstanding staff members who are behind our credit union's success. They are truly an exceptional group of people.

Most of all, our management team, employees and volunteers would like to thank you, our members, for your support. We are honored that you've chosen Northland as your most trusted financial partner.

Michael Palumbo,
Chairman, Board of Directors

COMING SOON!



Northland Member Rewards

You hold the key to savings!



- Classic  0 - 6 points
- Bronze  7 - 13 points
- Silver  14 - 20 points
- Gold  21+ points

The more money-saving products and services you take advantage of, the better the rewards!

Northland Member Rewards offer special perks based on your relationship with the credit union. Points can add up quickly based on your usage of our products and services, giving you more ways to save money!

How do I earn points?

Every qualifying product and service you use earns points. You can also earn points on Share Accounts and Loans. The more you use, the more you earn!

Reward Points System	You've got the key to unlock more rewards!
Mobile Banking	1
eStatements	1
Membership (Every 5 years)	1
Bill Pay (Active, at least every 60 days)	2
Direct Deposit (Active, at least every 45 days)	2
Home Banking (Active, at least every 60 days)	2
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

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

Effective 02/28/15

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

To find out what your Member Rewards level is, check the bottom of your statement!

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 Accounts				
Share Certificate Rate Premium	Not Available	Not Available	Additional 0.05%	Additional 0.10%
Primary Share Balance Below Required Minimum	\$2.00 per month	\$2.00 per month	\$2.00 per month	\$2.00 per month
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
Dormant Account Monthly Fee	\$3.00	\$3.00	\$3.00	\$3.00
Share Draft Accounts				
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)
Overdraft Protection Transfer from Share or Line of Credit	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
Courtesy Pay Use Fee	\$30.00	\$30.00	\$25.00	\$20.00
Stop Payment Fee EFT, Single Draft, Multiple in Sequence	\$30.00	\$30.00	\$30.00	\$30.00
Over 20 Draft Copies	\$1.00 each	\$1.00 each	\$1.00 each	\$1.00 each
Non-Sufficient Funds Fee	\$30.00	\$30.00	\$30.00	\$30.00
Return Deposited Check	\$5.00	\$5.00	\$5.00	\$5.00
Termination of Share Draft Account by Credit Union	\$30.00	\$30.00	\$30.00	\$30.00
eServices and Mobile Banking				
Home Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
eStatements	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free
Text Banking	Free	Free	Free	Free
Remote Deposit Capture - COMING SOON! -	Not Available	Not Available	Free ³	Free ³
Lending				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount ⁴	0.25% Discount ⁴	0.50% Discount ⁴
Holiday Loan Processing Fee	\$25.00	\$25.00	\$25.00	Free
Consumer VISA	ScoreCard Rewards	ScoreCard Rewards	ScoreCard Rewards	ScoreCard Rewards
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	Not Available	\$100.00 Off Closing Costs
Wires				
Incoming Wires	Free	Free	Free	Free
Domestic Wires (Outgoing)	\$20.00	\$15.00	\$10.00	\$10.00 (2) Free per Year
International Wires (Outgoing)	\$35.00	\$35.00	\$35.00	\$35.00
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
Travelers Checks	Free	Free	Free	Free
Foreign Item Deposit	\$10.00 each	\$10.00 each	\$10.00 each	\$10.00 each
NAFCU/CO-OP Network ATM Fee	Free	Free	Free	Free
Non-NAFCU/CO-OP Network "Foreign" ATM Fee	\$1.00	\$1.00	Free	Free
Collection ACH	\$15.00	\$15.00	\$15.00	\$15.00
Levy/Garnishment	\$50.00	\$50.00	\$50.00	\$50.00
Escheat Account Fee	\$50.00	\$50.00	\$50.00	\$50.00
Bad Address Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
ATM/Debit/VISA Excessive Card Replacement	\$5.00	\$5.00	\$5.00	\$5.00
Safe Deposit Box Annual Fee (Available at Oscoda, 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

¹Add 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. ²Benefit also applies to certain grandfathered accounts. ³Service applies to qualified members. ⁴Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded.

Effective date 02/28/15

Congratulations, Deanna!

Deanna Reeves (center), V.P. of Member Services, was recently presented with an award for 20 years of service with Northland. She accepted her plaque from CEO Pete Dzuris in honor of the 20-year milestone achieved October 31st.



Congratulations, Pamela!

Pamela Larsen from the Glennie branch is celebrating 10 years with Northland!

Attention Members: Our Glennie branch has new hours. Monday-Friday, 10:00 am - 3:00 pm drive thru only.

For your convenience we've added a new 24/7 ATM in the vestibule!

Thank you for all you do to support our communities!

Our members are the BEST! Thank you for your generous support of Northland's fundraisers, food drives, Relay events and more. Every donation is appreciated, and they really add up! It's thanks to YOU that we're able to make such a big impact in our communities!



We also want to extend a special thank you to the member who donated 41 bicycles to the Iosco County Toys for Tots program just in time for Christmas. What an inspiration!



Over 5,000 Shared Branches

co-opsharedbranch.org

Nearly 30,000 Surcharge-Free ATMs

co-opatm.org

Join the Conversation!



Friend us on Facebook:

facebook.com/NorthlandCreditUnion

Check out our Blog:

northlandcu.wordpress.com

Visit the Website:

northlandcu.com

We're at your Service!

Northland Branch Hours

	Lobby	Drive-Thru
Mon-Wed	9-5	9-5
Thursday	9-5	9-6
Friday	9-6	9-6
Saturday	Closed	9-1

Oscoda Call Center

Mon-Thurs	8-5
Friday	8-6

Glennie Branch

Monday-Friday	10-3 Drive-Thru Only
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After hours call the appropriate emergency number listed below:

To Report Lost or Stolen Cards:

ATM or ATM/Debit Cards

888-241-2510

VISA® Credit Cards

800-991-4961

To Report Lost or Stolen Travelers Cheques/Money Orders:

Travelers Cheques

800-221-7282 (USA)

Money Orders:

800-542-3590

MISSION STATEMENT

Our mission is to be our members' most trusted financial partner



Federally insured by NCUA