

Northland News

Fall 2015

It was a banner year for RELAY for LIFE!



The totals are in! We're thrilled to report that with your help, we raised **\$17,538.09** for the American Cancer Society this Relay season! We are so grateful for the generosity of our hard working staff and community members who bought sale items, made donations, and came to NAFCU's events to show their support.

Need a loan? Talk to us!

- ✓ Easy application
- ✓ Quick pre-approvals
- ✓ Affordable payments
- ✓ No-hassle financing!

Ready for that BIG purchase?
Talk to us - we're here to help!

A+ Financial Health Rating!

Your credit union was recently named one of the Top 200 Healthiest Credit Unions by independent comparison website depositaccounts.com. Northland achieved an A+ Health Rating and ranked #112 out of approximately 6,500 credit unions nationwide; #7 out of approximately 250 in the state of Michigan!



989-739-1401
northlandcu.com

Introducing...



Northland is pleased to announce our newest member benefit – GreenPath

As a valued member of Northland, we are committed to serving you. And as a benefit to you, we are providing you with free access to money management and financial education services.

We've teamed up with GreenPath in order to bring you GreenPath Financial Wellness, a financial education and counseling program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years.

As a Northland member, you can receive confidential assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession



GreenPath[®]
debt solutions

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away, and you can talk to someone for free.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 877-337-3399 or visit them on the web at greenpath.com/northland

Security Corner



Security enhancements are on the horizon for credit and debit cards

In the last few years, credit card fraud and merchant security breaches have steadily increased. In the wake of these escalating problems, the U.S. government mandated a nationwide transition to EMV, or microchip-embedded 'chip' cards. These cards have greater security features and are widely used in other countries.

This changeover is a massive undertaking. As U.S. card issuers work through the conversion of millions of cards, point of sale merchants are working to upgrade their equipment to terminals that can process chip transactions. **During this transitional stage, newly issued chip cards will feature both a microchip and the old magnetic strip.** This enables them to be read by old and new checkout terminals. In time, the magnetic strip is expected to be phased out completely.

What's the difference?

Chip cards

- ✓ Accepted online and worldwide
- ✓ Unique code created for every transaction
- ✓ Difficult to counterfeit, lower fraud risk
- ✓ Durable; hold up during frequent use

Magnetic strip only

- ✓ Accepted online and worldwide
- ✗ Unchanging data stored on card
- ✗ Easier to counterfeit, higher fraud risk
- ✗ Easy to scratch, may require manual entry

When will I get a new chip card?

In the near future, NAFCU will begin transitioning to new chip cards as existing cards expire. Just as before, when your VISA or debit card is nearing expiration, a new card will automatically arrive in the mail. There is nothing special that you need to do.



How do I use a chip card?

Step 1: Insert chip card into the chip reader slot and leave it there while the transaction completes.

Step 2: Just kidding - that's all there is to it! Just insert, and then leave it there until you're all done!

What if there's no chip card slot?

During the transitional phase, chip cards will still have magnetic strips. Your card will be able to process using the traditional 'swipe' function. Please note these transactions will not have the additional security features enabled by a chip transaction.

We are pleased to move forward with this conversion to more fraud-resistant technology. As always, your security is our #1 concern. Stay tuned - more info on chip cards (and OTHER enhancements!) to come!

Be on the lookout for Mobile Banking improvements coming soon!

Member Rewards Reset – Stock up on Rewards points before January!

Did you know you can earn discounts and special perks just for being a Northland member? The more money-saving products and services you use, the better the rewards!

Each qualifying product/service in use generates points. Throughout the year, you can increase points to 'level up' from Classic to Bronze, Silver or Gold to earn more rewards! Each January, the points reset to the account's current status. This could mean a downgrade if products or services are no longer in use. (For example – Did you pay a car loan off this year?)

To make sure you get the most out of Northland Rewards, talk to us. You can increase your point level a number of ways – even by adding free time-saving services like mobile banking, eStatements or Bill Pay!

Find out your current Rewards level by checking the bottom of your statement.

Learn more about Northland Member Rewards at northlandcu.com/perks

Attention IRA Owners: Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not affect the amount of income tax paid. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect no withholding.

Serve Your Community by Serving on the CU Team

The following nomination procedure is an official notice. In September of 2015, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee. Nominations for Board positions will be accepted until 10/30/15. The Nominating Committee will then meet and file its report, which will be published in the January edition of Northland News.

Anyone interested 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, PO Box 519, Oscoda, MI 48750

Any member who is not nominated may file a petition. The dates to file by petition will be announced in the January edition of Northland News. Nominations for vacancies on the Board of Directors will not be accepted from the floor at the Annual Meeting on 4/30/16.

Dates to Remember:

10/24 Make a Difference Day	12/24 Christmas Eve – Drive Thru Only 9-12
11/11 Thank you, Veterans! - Open	12/25 Christmas Day - Closed
11/26 Thanksgiving – Closed	1/1/16 New Year's Day - Closed

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 Emergency Numbers

Report Lost or Stolen:

ATM or Debit Cards
 888-241-2510

VISA Credit Cards
 800-991-4961

Money Orders
 800-542-3590

MISSION STATEMENT

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



Federally insured by NCUA