

Spring Loan Specials!

Now that Old Man Winter is FINALLY going away, it's time to get those home improvement projects started! New windows? New siding? New roof? Whatever TLC your home needs, we're here to help. Get quick, local decisions and fast financing. Apply today!

*APR = Annual Percentage Rate. Some restrictions apply. Ask for details. Equal Opportunity Lender



Home Improvements
Start that project today!

as low as **4.99%** * Fixed APR



Auto Loans

As Low As **2.29%** APR Fixed

Pre-qualifications available!
Get your new car fast!

+APR = Annual Percentage Rate. Some restrictions apply. Ask for details. Equal Opportunity Lender.



Recreation Loans

As Low As **1.99%** ** Variable APR

**APR = Annual Percentage Rate. The rate may vary depending on credit score. Some restrictions apply. Rate can adjust every year by up to 2.00%, with maximum rate of 18.00%. Any changes in rate do not affect the payment amount. Equal Opportunity Lender.



Gaylord branch opens!

In March, we reached a milestone of 40,000 members just as our 14th branch opened its doors in Gaylord! We're so pleased to welcome new members from this vibrant community to the Northland family! The next time you're in the area, stop by your newest branch and say hello to Judy and her team.

Last call for college scholarship applications!



Jerry Erickson

Have you heard? We recently announced the formation of the **Jerry Erickson Educational Scholarship Fund**. The fund was created to honor longtime volunteer and NAFCU family member Jerry Erickson, who recently retired after serving this organization for 46 years.

This year, we've earmarked \$5,000 in funding. Qualified member-applicants have the opportunity to earn awards from \$1,000 to \$2,500 for college expenses!

Scholarship applications will be evaluated with equal emphasis placed on academic achievement, community service/involvement, and essay content. Applications are available at any Northland branch or by visiting northlandcu.com/new. **Hurry - the application deadline is April 15th!**

Annual Meeting Notice: Join us for breakfast

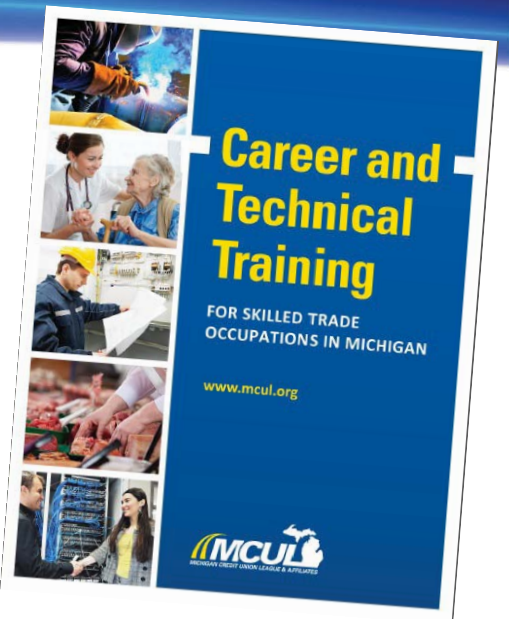
It's that time of year! Northland's Annual Meeting will be held on Saturday, April 25th. Please join us for a continental breakfast beginning at 9:00 am at Wiltse's Restaurant in Oscoda.

Could a skilled trade career be in your future?

Whether you're a student planning your future or a seasoned worker ready for a career change, you might consider investigating skilled trade programs as well as college opportunities.

Skilled trade workers are in demand both in Michigan and nationwide. These occupations pay a solid wage, with training/certification typically requiring less time and financial commitment than most four-year degrees. Skilled trades also span numerous industries. You could find your next career in a field such as information technology, health care, transportation, manufacturing, energy or agriculture.

A comprehensive guide, *Career and Technical Training for Skilled Trade Occupations in Michigan*, is free for download at mcul.org/career-and-technical-training. It details 24 high-demand careers. The guide includes video links showcasing each career, job descriptions, salary levels, job outlook, education, training requirements and training locations. Check it out!



Earn extra cash by becoming a **Member Shopper!**



Help us improve and earn cash while doing your banking!

We're looking for just a few people to assist with our Member Shopper program. You can earn \$10, \$15 or even \$20 for giving us confidential feedback on the service you received while doing your banking at Northland. For full program details, visit northlandcu.com/new and click on the *Member Shoppers Wanted* banner. Hurry - we have limited openings, and slots can fill up fast!

IRA Holders: 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 withholding.

Security Corner

Play Offense - not Defense - against financial fraud!

The more you learn, the more savvy you'll become in spotting a potential scam. At Northland, we're committed to helping our members protect themselves.

Look for new technologies headed your way. Soon, you'll have more power than ever before to help protect your debit card from fraud. And should a fraud concern arise, our new automated assistant Jill will help us quickly notify members to verify legitimate purchases.

Check out security tips and updates on our blog. northlandcu.wordpress.com

Take advantage of free tools on our website at northlandcu.com/protect-myself. Learn what to do if your ID is compromised, how to reduce unwanted mail, calls and email, where to get your free credit report and more!

Today's security tip: Keep us in the loop!

Has your contact info changed lately? New address, cell phone, email address?

It's important to keep us updated so we can contact you quickly if there is ever a concern about your account. Home and Mobile banking users - it's important for you, too! You'll want to receive any alerts you've enabled for things like low balance, invalid login or password changes.

It only takes a minute to make sure your info is up to date. The next time you stop by, ask to verify the contact information on your account!

Do you Relay? We sure do!

This year, Northland staff members joined forces to create FIVE Relay for Life fundraising teams! So far this year we've raised \$2,200 for cancer research, and we're not done yet! Every donation is appreciated. You'd be AMAZED how fast they add up! Thank you to all of the generous folks who support this wonderful cause!



*Pictured above: Tony Zorza,
Oscoda Branch Manager*



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