

Congratulations

Scholarship Winners!

Five area students were recently awarded scholarships from the **Jerry Erickson Educational Scholarship Fund**. Qualified member-applicants had the opportunity to earn awards from \$1,000 to \$2,500. Applications were evaluated with equal emphasis placed on academic achievement, community service/involvement, and essay content.



Zachary Cheney



Andrea Balsler



Eric Ferguson



Audrey Parks

And the award winners are...

\$2,500	Andrea Balsler	Ogemaw Heights High School
\$2,500	Zachary Cheney	Grayling High School
\$1,000	Eric Ferguson	Tawas Area High School
\$1,000	Audrey Parks	Tawas Area High School
\$1,000	Bethany Tuttle	Fairview resident attending SVSU

Gaylord Grand Opening Success!

On June 24th, the Gaylord community helped celebrate our newest branch by joining us for an official ribbon cutting and a fantastic hot dog barbecue! Attendees enjoyed great food and giveaways, and WUPS radio added to the mix by giving away Keith Urban concert tickets, a Treetops golf package, a Mackinac Island boat tour and Michigan Adventure tickets during their on-site remote.

Best of all, the community helped us support the Elks' Adopt a Veteran program. In total, the program received over \$600 in donations in just a few hours! Special thanks to the Elks, WUPS, the Gaylord Area Chamber of Commerce, all the staff members who pitched in, and to the Gaylord community for making the day such a success!



Did you know...?

Northland volunteers from Mio, Fairview and Oscoda have been cleaning up trash along sections of M-33 and US-23 for many years; taking part in the Adopt-a-Highway program. The faces change from time to time, but the dedication to making a difference never wavers. In the latest pick-up session, staffers and a few family members cleaned up a combined total of 36 bags of trash. That's a LOT of garbage!



Thank you to our amazing volunteers!

We appreciate all you do to support our communities in beautiful Northeastern Michigan!



Get out... Get moving... Get involved!



Are you ready for a challenge? Would you like to find an exciting way to support your community? Whether you're interested in part-time volunteerism or a new career, your credit union is a great place to start!

- Visit northlandcu.com/career to find current job openings at Northland.
- Check out the web banners on northlandcu.com/community to learn more about Member Shopper and Supervisory Committee opportunities.
- Investigate northlandcu.com/get-involved for great volunteer resources!



Congratulations to Kristie Ranger

- who just celebrated her 15 year anniversary with Northland! Way to go, Kristie!

Security Corner

We take data security seriously. Here's why YOU should, too!

We've all heard the data breach horror stories on the news. While no one can predict when such an event could affect your doctor's office, favorite retailer or even a government database, you are not helpless. When it comes to the security of your personal information, there is a LOT you can do to help protect yourself and minimize risk.



- **Monitor your financial statements closely.** Every statement, every time. Balance your statements against receipts or a check register. Make sure each transaction is something you authorized and is shown in the correct amount. Report any discrepancies right away.
- **Review your free credit report.** You can order one free credit report from each of the 3 credit bureaus annually. To keep tabs on it year-round, visit annualcreditreport.com or call 877-322-8228 every 4 months and order one report. If that's hard to remember, order a credit report each time you change your clocks for Daylight Savings.
- **Assign unique passwords for every site.** While it may seem tempting to use the same password for everything, don't do it! If that password is ever compromised, ALL your logins could be at risk!
- **Create complex passwords and change them frequently.** Use a combination of letters (upper and lowercase), numbers and special characters. It's easier to do than you might think!

Great Passwords are as EASY as 1 – 2 – 3!

1

Start with a sentence you can easily remember.

My dog's name is Rex and he's a good boy.

2

Shorten it to only the first letters.

MdniRahagb

3

Swap letters for numbers or special characters and add punctuation.

"Mdn1R&h@g6!"

BOOM! You now have a complex password that's easy to remember and hard to guess!

For more information on ways you can help protect your financial information, visit northlandcu.com/protect-myself

Pssst!
Be on the
lookout -
a website
upgrade is
coming SOON!



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.



Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Northland is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



Holiday Hours:

- Fri., July 3 – Drive Thru open, Lobbies closed
- Sat., July 4 – Closed for Independence Day
- Mon., Sept 7 – Closed for Labor Day
- Fri., Sept 11 – Drive Thru & Lobbies open on Patriot Day



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