



60th Anniversary Celebration Specials!



There's no place like your own Home.



There, you take care of what's really important.

Ask about Celebration Special Rates!

Home Mortgages

AS LOW AS

3.31%*
APR

Home Improvement Loans NO EQUITY REQUIRED

AS LOW AS **4.99%+**
APR

*3.31% Annual Percentage Rate (APR) is adjustable and will reset every three years. After three years the rate will adjust no more than 2% per adjustment period or 6% over the life of the loan. Promotional rate shown is our "as low as" rate based on the 3 year Treasury Bill. Adjustments and restrictions may apply, ask for details.

+ 4.99% Annual Percentage Rate (APR) is our "as low as" promotional rate. Rate may vary depending on credit score. Home Improvement loan promotional period ends 7/31/17. Some restrictions may apply, ask for details.

Check northlandcu.com for additional Savings Specials!

30 Month Certificate

As high as

1.61%#
APY



1.61% APY promotional rate applies exclusively to Northland's 30-month Share Certificate. Includes premium for Gold account relationship. APY=Annual Percentage Yield. Federally insured by NCUA. Early withdrawal penalties apply. Promotional rate accurate as of 6/28/17. Certain restrictions may apply. Minimum balance of \$500. Other rates and terms are available; please ask for details.

GRAND RAFFLE TICKETS ON SALE NOW!

While supplies last!

Did you ever wonder what you could do with \$20,000?

Ask for details at your favorite branch or visit northlandcu.com!



989-739-1401
northlandcu.com



Scholarship Award Winners Announced

We're so proud of the five area students who each earned \$1,000 awards from the Jerry Erickson Scholarship Fund! Qualified member-applicants were evaluated based on academic achievement, community involvement and essay content. We received MANY exceptional applications, making it a tough choice to narrow down this year's winners. **Drum roll, please... The 2017 award winners are...**



Nichole Balsler from Ogemaw Heights High School



Rhiannon Hall from Fairview High School



Drake Willobee from Fairview High School



Dalton Keys from Tawas Area High School



Rachel Hiveley from AuGres-Sims High School

Congratulations to our award recipients - we wish you the very best in your education and future careers!

Awesome Anniversaries!



Angela Wilson
25 years

Angie began her career with Northland as a high school co-op student. Today she is our Director of Accounting. Thank you for 25 years of dedicated service!

- **Brenda Nowiski** 15 years
- **Kris Hanson** 15 years
- **Bobbie Griffin** 15 years
- **Mike Corcoran** 10 years

Congratulations to all of our staff members celebrating service anniversaries - we appreciate you!

Security Corner

Getting rid of an old mobile device?

Safety Tips from the Federal Trade Commission



How to Remove Personal Information

Your mobile device probably holds sensitive information like addresses and phone numbers, passwords, account numbers, email, voicemail, and text message logs. When getting rid of your old device, it's important to take steps to help ensure this information doesn't fall into the wrong hands.

First, try to use the factory reset. Many devices allow you to "wipe" your device and clear nearly all the information in its memory. Sometimes, this is called a "hard reset," or "factory reset." You may be able to save or transfer the information to your new device before you delete it from your old one. For detailed instructions on how to "wipe" your device, read your owner's manual or check the website of your mobile provider or the device manufacturer.

Second, remove or erase SIM and SD cards. Many mobile devices store information on a SIM card or an external SD card as well as in the device's internal memory. If you're keeping your phone number, ask your mobile provider about transferring your SIM card to your new device. SD cards often contain photos and other sensitive information. Even when you "wipe" your device, your SIM card or SD cards may retain information about you. Remove them from your device or delete the data that's stored on them.

Checking Twice

After you've deleted your personal information, it's good to double-check to make sure it's gone. Check your phone book, logs for both dialed and received calls, voicemails, sent and received emails and text messages, downloads and other folders, search histories and personal photos. If you stored apps on your device, remove them and the data associated with them.

Source: *These consumer safety tips can be found on the Federal Trade Commission's website. To read the complete article, visit <https://www.consumer.ftc.gov/articles/0200-disposing-your-mobile-device>*

Annual Meeting News: Northland's 60th Annual Meeting was held on April 22nd at Wiltse's Restaurant in Oscoda. We were pleased to welcome so many long-term members to the event. Congratulations to newly elected and re-elected Board Members **Gary Vick** and **Judy Sharma**, who will each serve three-year terms. The Nominating Committee's decision was based on the nominees' extensive knowledge and previous experience within the credit union industry. A special thank you to all of our Board and Supervisory Committee members who volunteer their time and service for the benefit of all Northland members!

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 withholding.



LOVE MY CREDIT UNION REWARDS

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about.

Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ **\$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!***
- ♥ **Save up to \$15 on TurboTax federal products!**
- ♥ **Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.**
- ♥ **Get trusted protection at true savings with TruStage Auto & Home Insurance Program.**
- ♥ **Shop and get cash back at over 1,500 online retailers with Love to Shop**

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Northland!

Start saving today at LoveMyCreditUnion.org.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. ©2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Dates to Remember

- Tues July 4 – Closed for Independence Day
- Mon Sept 4 – Closed for Labor Day
- Mon Sept 11 – Patriot Day



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Nearly 30,000 Surcharge-Free ATMs

co-opatm.org

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Conversation!**



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facebook.com/NorthlandCreditUnion

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

Alpena Lending Center

Monday-Friday	9-5 No Cash on Premises
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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