

NORTHLAND NEWS

SUMMER 2018

It's a bird, it's a plane, no wait; it's the Northland Super Savers!



In honor of Money Smart Week, Northland Area Federal Credit Union staff visited The Chosen Ranch Community Center in Lincoln, MI and displayed their super saving powers to youth and adults.

Mike McParlan, Wendy Lee, Jenn Agtergaele, Kelly Evans and Matt Duthler spoke on the power of saving early and investing as well. Frank Dimercurio, founder and director of The Chosen Ranch, spoke on his own experiences with money and the importance of saving and investing early. Attendees left with money saving knowledge and handouts to start them on their own paths to becoming Super Savers as well as a surplus of tools for their own super-hero utility belts. Jamie Bullis, assistant executive director of The Chosen Ranch and trooper with the



Michigan State Police even came to help stress to the audience the urgency of saving early.

The Chosen Ranch is a home for children needing a chance. Children between the ages of eight and eighteen who are orphaned, abused, neglected, or homeless can find support there. NAFCU encourages anyone who needs support from The Chosen Ranch or would like to get involved, to contact them at chosenranch.org.



Grayling branch gets modern, new look



NAFCU's Grayling Branch has completed its remodeling construction and the new look is gaining positive attention.

Fresh, updated modern look with improved efficiencies, Interactive Dialog Stations create an open, welcoming, friendly and collaborative service experience, and additional office space for an increased level of personal service are a few of the many enhancements.

989.739.1401
northlandcu.com

Important Remote Deposit notice

The Federal Reserve has announced changes to Regulation CC that will go into effect on July 1st.

Members who utilize Remote Deposit Capture for their check deposits with Northland Area Federal Credit Union will need to adhere to the following restricted endorsement requirement on the back of each check deposited through Remote Deposit Capture:

- Must be endorsed with signature of payee
- NAFCU or Northland Area Federal Credit Union
- Member account number
- "For Mobile Deposit Only"

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!





PERSONAL SERVICE
TRUSTED ADVICE.



When it comes to making decisions about your financial future, you want a partner: an experienced, knowledgeable advisor who takes the time to understand your family's unique needs and goals. That's the Credit Union Way. Contact me today to get started.



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Jerry Erickson Scholarship



2018 recipients announced

Congratulations to all of these exceptional winners of the 2018 Jerry Erickson Education Scholarships:

Alan Bovee (Hale), **Brian Eaves** (Fairview), **Cameron Reynolds** (Harrisville), **Courtney Hatfield** (Grayling), **Drew Neff** (Gaylord), **Jacob Scott** (Skidway), **Jordyn Katterman** (Tawas), **Kinde Humerickhouse** (AuGres), **Nathaniel Burmeister** (Gaylord) and **Doug Ferguson** (Tawas).

Winners were chosen based on academic achievement, community service/ involvement, and essay content.

Donna Erickson accepts Hall of Leaders honor on behalf of the late Jerry Erickson

At the 2018 MCUL Annual Convention and Exposition in Traverse City, Donna Erickson accepts an award from Ken Ross in honor of her late husband, Jerry which will be placed in the Hall of Leaders in Lansing, Michigan. The Credit Union House Hall of Leaders provides recognition at the Capitol Hill facility for a distinguished group of individuals whose leadership serves as a model for credit union leaders throughout the country.



Enhanced Credit Card Security Coming For Online Purchases



The mission of Northland Area Federal Credit Union is to be our members' most trusted financial partner, which is why effective July 1st 2018, Northland Visa Credit Cards will be updating its security features for online purchases.

There is no action required for cardholders. The new security feature will be initiated when using your Northland credit card for online purchases. You may be prompted to enter a one-time passcode to verify the purchase is being made by the cardholder. This one-time passcode will be sent by a method to be selected by the cardholder at the time of the transaction, i.e. email, text. Now would be a great time to make sure we have your current contact information on file.

If you suspect any of your purchases online were mistakenly declined because of this new feature, please contact 1-800-828-3901.

CONGRATULATIONS!

Mike Palumbo receives Howard Spencer Volunteer Activist award from Michigan Credit Union League

Congratulations to Northland's Chairman of the Board, Mike Palumbo on his recent **2018 Howard Spencer Volunteer Activist Award** named after his Northland peer Howard Spencer.

Mr. Palumbo received this honor for his political and legislative work within the credit union industry. The Michigan Credit Union League (MCUL) presented the award at the state's capital during the MCUL 2018 Government Affairs Conference (GAC). The GAC gathers each year to get state and federal regulation and advocacy updates and to speak with state lawmakers about issues facing credit unions.

When asked about receiving the award Mr. Palumbo explained, "It means a lot. To get the award that's named after my best friend and mentor, who I've known since I started volunteering for the credit union, is amazing."

Palumbo plans to use the award as an example to help new board members understand the significance of prioritizing what is best for the credit union member.

Northland Area Credit Union is proud of our employees and volunteers for their continued support and investment to their communities.



Credit Unions earn historic victory as House passes S. 2155 Reg. Relief Bill!

Making our voices heard made a difference! President Donald Trump signed the **Economic Growth, Regulatory Relief and Consumer Protection Act (S. 2155)** into law May 24, 2018. This could not have been accomplished without the dedicated advocacy efforts of credit union members. Passage of S.2155 will protect seniors from elder abuse, make mortgage processing easier and quicker, increase affordable rental housing in our communities, and help credit unions provide better service to their members. A huge thank you to Senators Peters and Stabenow for their support of this bipartisan, common sense regulation!



Thanks to Representative Jack Bergman of the 1st District and Representative John Moolenaar of the 4th District for advocating on behalf of our credit union and doing all they can to help this common-sense, bipartisan bill become law! Thank you also to those of you who contacted your representatives to show support for this bill. These efforts for passing this bill will certainly make a difference not only on Federal level, but also on a State and local level as well.

Take us with you

A photograph of a diverse group of people, including a woman in the foreground and a man in the background, all smiling and celebrating. They are holding up a large Northland Visa credit card. The card is a silver and black Visa Signature card with the Northland logo and the text "Northland Area Federal Credit Union" and "VISA".

4.59%*^{APR}
for the life of the purchase

VISA everywhere you want to be

*4.59% Annual Percentage Rate (APR) applies to new VISA purchases only. Offer applies to new and existing VISA accounts. 4.59% APR rate applies for the life of the purchase. Offer effective June 1, 2018 thru August 31, 2018. Thereafter, the then-prevailing APR determined at account opening will apply to the outstanding balance. Available APR based on credit score. Some restrictions apply. Ask for details. Equal opportunity lender.





Northland Area FCU members, cash in on rewards from Love My Credit Union Rewards

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to **Sprint®**.

Here's how it works:

- ♥ Members get a \$100 cash reward for every new line when you switch to Sprint®.
- ♥ Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- ♥ Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

- ♥ Become a Sprint customer.
- ♥ Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
- ♥ Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

The savings don't end here! Members have saved nearly \$2 billion on services they need from partners they trust. The more offers you take advantage of, the more you save.

- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers.



Activ. Fee: Up to \$30/line. Credit approval required. **Sprint Credit Union Member Cash Rewards Offer:** Offer begins 1/1/2018. Offer ends 12/31/2018. Available for eligible credit union members & member employees (ongoing verification). Tax ID required to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activation requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max. 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MGB 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 Centis Mobile & 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 yr. Max. 15 lines. **CashReward:** 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 & click on "Cash Rewards Tracker".

Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply.

© 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

NAFCU Service Anniversaries



Eileen Castonguay-Kindell (center)

20 Years
Eileen Castonguay-Kindell,
Asst. Branch Manager

10 Years
Janelle Tambling, Branch Manager
Lisa Green, Lending Specialist
Julie Burns, Accounting Specialist

5 Years
Andrea Golbeck, Imaging Specialist



Janelle Tambling (right)

IRA Statement Notice

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.



Over 5,000 Shared Branches
co-opsharedbranch.org

Nearly 30,000 Surcharge-Free ATMs
co-opatm.org

Join the Conversation



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facebook.com/NorthlandCreditUnion

Follow us on Twitter:
twitter.com/northlandcu



Visit our 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