

Quick ways you can save:

Reduce gas expenses by eliminating unnecessary trips to do your banking. Use eStatements and home banking to monitor your account from almost anywhere.

Enjoy telephone banking convenience

Cell phone users enjoy free account access through text banking, mobile web, Android and iPhone apps. Members with land lines can check account balances, make payments and more by using our audio phone system C.O.R.A. at 800-336-2328

Ensure peace of mind with account alert options by text, by email or within home banking. Create your own personal alerts for events like a low balance, to find out when a specific check clears, to remind you of a loan payment coming due and more.

Eliminate expensive stamps by using our free Bill Pay program to securely pay bills with just a few keystrokes. You authorize where, when and how much, and can discontinue payments when you choose.

Access 30,000 surcharge-free ATMs through the CO-OP Network.

Enjoy member-only discounts by visiting the Perks Page on northlandcu.com.

Equal Opportunity Lender
Federally Insured by the NCUA

Branch Locations

AuGres	317 W. Huron AuGres, MI 48703
Fairview	2049 E. Miller Fairview, MI 48621
Glennie	3358 S. State St. Glennie, MI 48737
Grayling	2405 S. Grayling Grayling, MI 49738
Hale	220 S. Washington Hale, MI 48739
Harrisville	190 S. US 23 Harrisville, MI 48740
Houghton Lake	2285 W. Houghton Lk. Dr. Houghton Lake, MI 48629
Mio	208 Morenci Mio, MI 48647
Oscoda	4346 E. F-41 Oscoda, MI 48750
Skidway Lake	1927 Greenwood Prescott, MI 48756
Tawas	201 Hemlock East Tawas, MI 48730
West Branch I	2170 S. M-76 West Branch, MI 48661
West Branch II	3177 W. M-55 West Branch, MI 48661



Financial Recovery



800-336-2328
Trusted Financial Guidance

Financial Recovery

Sometimes life's circumstances leave you with a difficult financial past. We understand how things like a job loss or unexpected medical expenses can have lingering effects long after the crisis is over. If you need help trying to rebuild your credit, Northland is here for you.

No one can magically 'fix' your credit score. Rebuilding credit takes time, determination and most of all, a plan. If you're serious about moving your finances back on the right track, we're serious about giving you the tools to do it. Talk to us - we're here to help.

Fresh Start Checking

If you've been turned down for a checking account in the past, you still have options with Northland.

Fresh Start Checking gives you the opportunity to open a checking account with free ATM access, debit card and Bill Pay privileges even if you've previously had financial difficulties. It requires commitment on your part to maintain a minimum balance and a small monthly fee. After 12 months of keeping the account in good standing, you become eligible to upgrade to a traditional checking account with no minimum balance or monthly fee.

Lighthouse & Secured VISA



Unforeseen circumstances can cause financial hardship that may affect your credit score. We can help guide you in the right direction. If you're trying to establish credit, or rebuild credit after a difficult financial past, one of our Financial Recovery VISAs may be the answer. They have all the benefits of a traditional VISA and can help improve your credit score.

Lighthouse VISA gives you access to a minimal credit line. Once you've established 12 months of financial responsibility while using the card, you're welcome to request a higher credit limit.

Secured VISA places funds in your savings account on hold in the amount of your VISA limit - up to \$25,000. Your savings will continue to accrue interest while securing your credit line.

How does this help rebuild my score?

Each month, you have the opportunity to make positive choices by making your VISA payment on time. We highly recommend that you pay more than the minimum payment every month, and use less than 1/3 of the available credit at any given time.

We share information about your repayment history with the credit bureaus as part of our required reporting process. By making consistent, on-time VISA payments, you can favorably impact your credit score.

Second Chance Auto Loans

Have you had trouble getting approved for an auto loan? We may have the right option for you.

Our Second Chance Auto Loans are specifically designed for members with low credit scores. We understand you need reliable transportation to get back on your feet, and we'd like to help. If you've recently been turned down for traditional auto financing, talk to us. Second Chance may be right for you.

Credit Expert

When you need to put your finances on the right track, why not ask the Credit Expert?

Credit Expert is a tool that provides an in-depth, confidential evaluation of your credit report and maps out a plan to rebuild your credit score. It takes commitment on your part, but you may be surprised how even small changes can make a difference. Our Lending Specialists can guide you in the right direction.

It's Time to Rebuild. Talk to us about Financial Recovery options and put a plan into action today.