

NORTHLAND NEWS

WINTER 2020



989.739.1401
northlandcu.com

Northland Sells Winning Grand Raffle Ticket 3rd Year in a Row

Northland member Kiddy L. Gooden purchased a winning Grand Raffle ticket at our Houghton Lake branch earlier this year. Gooden's 3rd place prize ticket won her a check for \$1,000. Emily Mosher, Member Service Representative at Houghton Lake, sold Gooden her winning raffle ticket. She received \$100 for her part in the Grand Raffle fund raising effort.

Deanna Reeves, Northland Vice President of Member Service, said, "The Grand Raffle is one of the biggest legislative fund raising events in the credit union movement and ensures that we continue our efforts at working for consumer-friendly legislation. We are thrilled to see our members enjoy winnings from this statewide fund raising event three years in a row."

The Grand Raffle is administered by the MCUL & Affiliates Government Affairs staff and proceeds benefit the MCUL Federal PAC. This PAC helps credit unions to have a voice in Washington by educating and supporting candidates who support the credit union movement to help non-profit credit unions remain tax-exempt and allow them to provide low cost financial services at competitive rates.

Bad Weather? Go Mobile!

Save time and money with Free Mobile Banking! Just think - no more trips to the credit union in winter weather for an account balance or to make a simple transfer. You have four different ways to enjoy the benefits: Text Banking, Mobile Web, Android App and iPhone App. Signing up is simple, let us show you how!

Call 989-739-1401 to speak to a Member Service Representative to sign up for NAFCU Home Banking.

Note: Northland does not charge a fee for mobile services. Please check with your cell phone and internet service providers before accessing mobile banking. Any usage fees they charge will apply.

Mobile Wallet for VISA

Northland VISA Cards work with Mobile Wallet! Mobile Wallet offers a safer, simpler and more private way to use your NAFCU VISA. Use your compatible mobile device in stores and online without entering personal information.

You can pay with a single touch, so no one sees your name, card number or security code. Your card info is not stored on the device or on the Apple, Samsung or Android servers. Download your app today!



Emily Mosher
MSR

Marey
Jurkovich
Asst. Branch
Manager

Kiddy
Goodwin
Winner

Board Notices

Report from the Nominating Committee

On December 6th, 2019 the Nominating Committee of Northland Area Federal Credit Union met for the sole purpose of nominating two people to fill two three-year terms on Northland Area FCU's Board of Directors that are about to expire.

The Nominating Committee consists of Michael Palumbo, Chairman and also Chairman of the Board of Directors, Dorothy Fern, Chairman of the Supervisory Committee, and Northland member Sheryl Williams.

The two Members whose terms will be expiring, are Ms. Eileen Koutny and Mr. Gary Vick.

The Nominating Committee received two letters requesting consideration for nomination to the Board of Directors.

Having received no other requests for consideration the committee hereby recommends Ms. Eileen Koutny and Mr. Gary Vick for nomination to the Board of Directors.

Nominations for vacancies on the Board of Directors may also be made by petition signed by 1% of the membership. Petitions may be obtained through February 28th, 2020 from the President's office.

Completed petitions must be received by the President's office no later than 5:00 pm on February 28th, 2020. The election will not be conducted by ballot when the number of nominees equals the number of positions to be filled. Nominations will not be accepted from the floor at the Annual Meeting on May 16, 2020.

Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 16th, 2020 beginning at 9am in Alpena. More information about location will be released in the near future.

Candidate Profiles

Eileen Koutny

Eileen has spent most of her professional life self-employed. Her focus has been on financial administration and management both with her own businesses and as a consultant to other small business owners. She gained financial, technical and management knowledge and skills as a tax preparer, site manager, district instructor, and state training specialist during six years she served as a volunteer with AARP Tax-Aide.

She began volunteering for Northland in July of 2013 as an Alternate Member of the Supervisory Committee. She served as Chairman of the Supervisory Committee from November 20, 2014 until her recent appointment to the Board.

Over the last several years, she has diligently pursued educational opportunities and training in the credit union industry. Eileen has completed several Volunteer Achievement Program courses (VAPS), attended several conferences and independently researched and studied many facets of the credit union environment. She is a Certified Credit Union Volunteer Supervisory Committee Professional.

Gary Vick

Vick's experience includes a 23 year career with the United States Air Force; first as a Combat Engineer, then switching gears to Finance and Quality Control. Vick completed tours in Germany, Japan and Vietnam before retiring as a Chief Master Sergeant from the former Wurtsmith Air Force Base.

After retiring from the Military, he expanded his career in Finance to the civilian sector. Vick worked for Northland Area Federal Credit Union for over 25 years. There, he served in a number of key roles before retiring as a Financial Analyst in 2013.

Gary Vick and his wife Alison live in the Mikado area. They have two adult daughters and several grandchildren; including a set of triplets. Gary is a VFW member, as well as a Lifetime Member and former President of the Michigan Bowling Association. Long a proponent of credit union philosophy, he has been a credit union member for over 50 years.

Newly Appointed Associate Board Member



Ann Balfour

Northland Area Federal Credit Union would like to officially welcome Ann Balfour who has been recently appointed as a new associate board member. Ann resides in Tawas with her husband and has been a long time credit union member with Northland. Ann and her husband have three adult children and four grandchildren.

Ann earned her bachelor's degree and holds a Master's in Healthcare Administration. She worked at St. Joseph's in Tawas for over 40 years and retired in 2018 as Chief Administrative Officer.



Jerry Erickson Scholarship

Our commitment to financial education begins with our members. Northland Area Federal Credit Union is honored to recognize those who plan, study, and sacrifice to earn college degrees. Each year, Northland awards Jerry Erickson Education Scholarships to exceptional or meritable student members who are in pursuit of higher education.

2020 Jerry Erickson Education Scholarship applications will be available online at northlandcu.com beginning **January 20th, 2020**. Please mail applications to Northland Area Federal Credit Union, Jerry Erickson Scholarship Award, 4346 F-41 - P.O. Box 519, Oscoda, MI 48750. Applications must be received by mail **no later than March 1st, 2020**.



Member Rewards and Fee Schedule

Northland Area Federal Credit Union Member Rewards and Fee Schedule	Relationship Level - You've got the key to unlock more rewards ¹			
	Classic 0-6 Points	Bronze 7-13 Points	Silver 14-20 Points	Gold 21+ Points
Share / Share Draft Accounts				
Share Certificate Rate Premium	Not Available	Not Available	Additional 0.05%	Additional 0.10%
Primary Share Balance Below Required Minimum	\$2.00 per month	\$2.00 per month	\$2.00 per month	\$2.00 per month
Paper Statement Archived Copy Fee (1 month free)	\$2.00	\$2.00	\$2.00	\$2.00
Dormant Account Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
Stop Payment Fee EFT, Single Draft, Multiple in Sequence	\$30.00	\$30.00	\$30.00	\$30.00
Non-Sufficient Funds Fee Per Presentment	\$30.00	\$30.00	\$30.00	\$30.00
Return Deposited Check	\$10.00	\$10.00	\$10.00	\$10.00
Overdraft Protection Transfer from Share or Line of Credit	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
Share Draft Checks	Style Prices Vary	Style Prices Vary	Style Prices Vary	2 Free boxes of Exclusive/Specialty Checks /Calendar Yr ²
Starter Checks	\$2.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)
Courtesy Pay Use Fee Per Paid Item	\$30.00	\$30.00	\$25.00	\$20.00
Over 10 Draft Copies	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Termination of Share Draft Account by Credit Union	\$30.00	\$30.00	\$30.00	\$30.00
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
e-Services and Mobile Banking				
Home Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
e-Statements	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free
Text Banking	Free	Free	Free	Free
Remote Deposit Capture	Not Available	Not Available	Free ^{3,4}	Free ^{3,5}
Lending				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount ⁶	0.25% Discount ⁶	0.50% Discount ⁶
MyLOAN Processing Fee	\$25.00	\$25.00	Waived	Waived
Consumer VISA Rewards Program	Eligible ⁷	Eligible ⁷	Eligible ⁷	Eligible ⁷
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	Not Available	\$100.00 Off Closing Costs
Wires				
Incoming Wires	Free	Free	Free	Free
Domestic Wires(Outgoing)	\$25.00	\$20.00	\$15.00	\$15.00 (2) Free per Year
International Wires (Outgoing)	\$35.00	\$35.00	\$35.00	\$35.00
Miscellaneous				
Notary Service	Free	Free	Free	Free
Money Orders	\$2.00 each	\$2.00 each	\$2.00 each 2 Free/month	\$2.00 each 2 Free/month
Cashier Checks	\$2.00 each	\$2.00 each	Free	Free
Foreign Item Deposit	\$15.00 each	\$15.00 each	\$15.00 each	\$15.00 each
NAFCU/CO-OP Network ATM Fee	Free	Free	Free	Free
Non-NAFCU/CO-OP Network "Foreign" ATM Fee	\$2.00	\$2.00	Free	Free
Collection ACH	\$15.00	\$15.00	\$15.00	\$15.00
Levy/Garnishment	\$50.00	\$50.00	\$50.00	\$50.00
Escheat Account Fee	\$100.00	\$100.00	\$100.00	\$100.00
Bad Address Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
ATM/Debit/VISA Excessive Card Replacement	\$5.00	\$5.00	\$5.00	\$5.00
Fax Fee Per Page	\$1.00	\$1.00	\$1.00	\$1.00
Safe Deposit Box Annual Fee (Available at Oscoda, Tawas and Grayling branches)	3x5x22 \$15.00 3x10x22 \$20.00 5x10x22 \$30.00 10x10x22 \$50.00	3x5x22 \$15.00 3x10x22 \$20.00 5x10x22 \$30.00 10x10x22 \$50.00	3x5x22 \$15.00 3x10x22 \$20.00 5x10x22 \$30.00 10x10x22 \$50.00	3x5x22 \$15.00 3x10x22 \$20.00 5x10x22 \$30.00 10x10x22 \$50.00
DISCLOSURES: ¹ Add products/services to level up! Reward points tally by account. Relationship level can upgrade monthly; can only downgrade at the start of any new year.				
² Benefit also applies to certain grandfathered accounts. ³ Must meet eligibility requirements. ⁴ Daily limit \$2,000 or 5 checks; Rolling 30-day limit \$5,000. ⁵ Daily limit \$2,500 or 10 checks; Rolling 30-day limit \$5,000. ⁶ Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded. ⁷ Excludes Fresh Start Consumer VISA product.				

Reward Points System	You've got the key to unlock more rewards!
Mobile Banking	1
e-Statements	1
Membership (Every 5 years)	1
Bill Pay (Active, at least every 60 days)	2
Direct Deposit (Active, at least every 45 days)	2
Home Banking (Active, at least every 60 days)	2
IRA	2
Money Market	2
Certificate of Deposit	3
Debit MasterCard (Active, at least every 60 days)	3
Share Draft (Checking) (Active, at least every 60 days)	3
VISA Credit Card	4
Real Estate Loan	5
Non Real Estate Secured Loan	5

Share Balance Points Based on 90 Day Average Daily Balance	
\$0 - \$4,999.99	0
\$5,000 - \$10,000	1
\$10,001 - \$25,000	2
\$25,001 - \$50,000	3
\$50,001 - \$100,000	4
Greater than \$100,000	5

Loan Balance Points	
> than \$0 - \$5,000	1
\$5,001 - \$10,000	2
\$10,001 - \$25,000	3
\$25,001 - \$50,000	4
Greater than \$50,000	5

Effective Date
2/15/2020

Treat Yourself to Your Maximum Refund and a Chance to Win \$25K

Treat yourself to a stress-free tax season! Northland Area FCU has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast.

Start TurboTax today for free and be entered to win!

More From Love My Credit Union Rewards - There's never been a better time to switch to Sprint.

Northland Area FCU members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice to save you money.

It's easy, here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129. Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.

TurboTax \$25,000 Sweepstakes

Treat Yourself this Tax Season

Save up to \$15 on TurboTax and get a chance to win \$25,000

Visit your credit union's website to save today!



Some special people are celebrating service anniversaries!



25 yrs
Deanna Reeves
VP of Member Service



20 yrs
Christine Killinger
Asst. Branch Manager

- 5 Years - Erin Duby MSR
- 5 Years - Gail Loper, MSR
- 5 Years - Judith Kotarski, MSR
- 5 Years - Colleen Hunt, Mortgage Solutions Specialist
- 1 Year - Rachael Donnelly, MSR
- 1 Year - Jessica Ponce, MSR
- 1 Year - April Mosher, MSR



Over 5,000 Shared Branches
co-opsharedbranch.org

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

NMLS 463831

Join the Conversation



Like our page on Facebook:
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

Contact Center

Mon-Thurs	8-5
Friday	8-6

Alpena Lending Center

Monday-Friday 9-5 No Cash on Premises

Glennie Branch

Monday-Friday 10-3 Drive-Thru Only

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

Has your contact information changed; address, phone, or email address? Be sure to let us know next time you stop in or give us a call at 989-739-1401 so we can update it.