

NORTHLAND NEWS

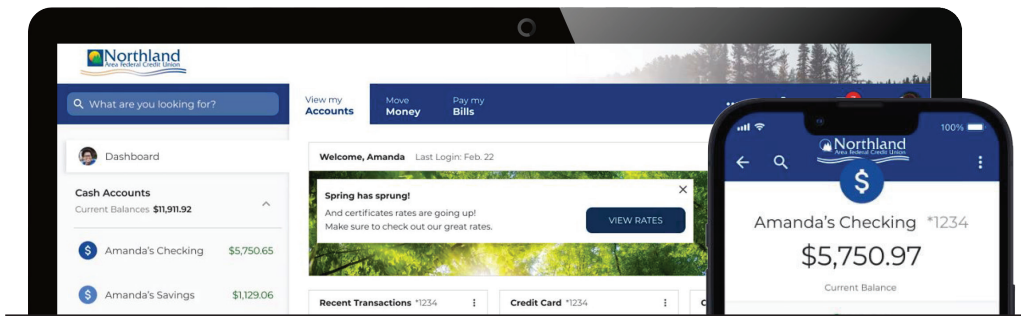
Summer 2022

Digital Banking Enhancements Coming Fall 2022

This Fall Northland will be rolling out an updated Omni Channel banking experience, this means all features will be available from one seamless platform, across all devices. Northland promised to provide solutions to improve your financial life, to build on this promise Northland is redesigning and adding many new features to improve the entire Digital Banking experience. Here at Northland we have made it our mission to help all of our members better manage their financial life. Adding in-demand and valuable features will allow our members to bank with confidence and ease. Northland strives to provide the tools needed for our members to be successful.

Some of the features you can look forward to using:

- **Personalized Dashboard:** Engaging & cohesive design that is fast & easy.
- **Online Account Opening:** Open new accounts and shares – anytime from anywhere!
- **Secure Online Loans:** Apply and receive funding quickly from any digital device.
- **Financial Hub:** Connecting all your internal accounts in one easy to access location.
- **Business Banking:** Exclusive Business Features, allowing Role-Based account access.
- **Financial Wellness Tools:** Savings goals, spending analysis, cash flow tracking.



Northland Awards \$10,000 In Scholarships

Student	College Attending	Course of Study
Justin Boughner	Alma College	Business/Marketing
Elizabeth Heath	Northwood University	Business Management
Bryce Moon	University of Michigan	Electrical Engineering
Charleson Shuart	University of Michigan	Computer Engineering
Olivia Hemker	University of Michigan	Pre-Medicine
Kyle Reynolds	Central Michigan University	Biology
Natalie Hoadley	Michigan State University	Political Science
Cole Katterman	Saginaw Valley State University	General Business
Kevin Billeter	Hope College	Nursing
Amber Van Goethem	Grand Valley State University	Biology

The Scholarship Committee would like to thank all of the 2022 applicants for taking the time to apply for this year's scholarship award. These scholarships support one of Northland's most important goals: expanding access to education for student members in our local communities. Award recipients were chosen based on academic achievement, community service/involvement, and essay content. Please visit our Facebook page or website to view pictures and more information about the recipients.

989.739.1401
northlandcu.com

Jerry Erickson 2022 Service Award Winners

We recently recognized two individuals for their credit union advocacy efforts. Howard Spencer and Tammy Hermansen have been awarded the 2022 Jerry Erickson Service Award. The award is given to recognize the employee or volunteer at Northland that epitomizes the character and service shown by Jerry Erickson, a tireless servant of our country, community, and credit unions.



Board Chairman Mike Palumbo (L) and President/CEO Pete Dzuris (R) present award to Howard Spencer (C).



President/CEO Pete Dzuris (L) presents award to Tammy Hermansen (R).

IS IT A SCAM? FOUR SIGNS:

Scammers don't discriminate- young or old; they will try to take advantage of you!!

We want to help you avoid scams.

At Northland, the security of your account is very important to us, and we want to help you keep it protected. Here's info you should know about some recent scams.



1. Depositing checks from unknown sources:

Fraudsters may ask you to deposit a check into your account and promise you can keep a portion of the money. These checks are often counterfeit and may be returned or sourced from illegal activity- you could lose money or even become unknowingly involved in a crime.

2. Requests for donations: During times of geopolitical events, fraudsters exponentially increase their efforts to take advantage of your interest to support specific causes. Funds or personal information provided to unverified charities could ultimately not reach their intended audience and could put your account information at risk. FTC.Gov provides guidance to help donate wisely and ensure your contributions reach their intended targets.

3. Requests for Account info: Fraudsters may pose as a Northland employee and ask for information that allows them to access your account they may email, text, or call you. Northland would never contact you and request your account information.

4. Paying with gift cards: Scammers pretend to be someone they're not to convince you to pay with a gift card. Legitimate companies or government agencies would not make this request.

Tips to help keep your account safe

- If you receive a one-time pass code you didn't request, don't give the code to anyone who contacts you for it.
- Never open or use personal accounts to deposit or transfer funds for someone else.
- Be wary of "get rich quick" or "easy money" schemes, especially if unsolicited.
- Use known links to access businesses online.
- Be cautious of requests to download apps to fix issues or that allow access to your device.

If you are unsure if you have been targeted or taken advantage of by scammers, please call us at 989-739-1401, we can help.

Northland Service Anniversaries

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|--------------------|--------------------|
| 20 Years – Kris H. | 1 Year - Kendra V. |
| 10 Years – Anne G. | 1 Year - Dawn J. |
| 5 Years – Susan B. | 1 Year - Alexis D. |
| 1 Year – Greta R. | 1 Year - Sandra A. |
| 1 Year – Liz H. | |



Important Dates

CLOSED
July 4
Independence Day

CLOSED
September 5
Labor Day

September 11
Patriots Day

Over 5,000 Shared Branches
co-opsharedbranch.org

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

NMLS 46381

Join the Conversation

Like our page on Facebook:
facebook.com/NorthlandCreditUnion



Follow us on Twitter:
twitter.com/@northlandcu



Visit our Website: northlandcu.com

Subscribe to our YouTube channel
youtube.com/channel/UCAmvcJqrLLYaUap6xH7FQ



Follow us on LinkedIn:
linkedin.com/company/northland-area-federal-cu



Instagram: @northlandafcu



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

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

Contact Information Changed?

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