

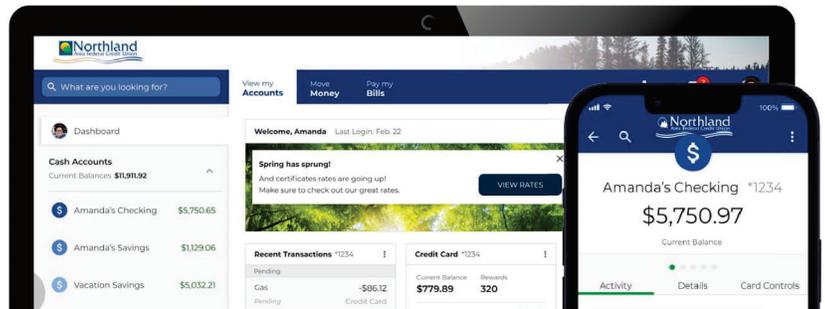
NORTHLAND NEWS

FALL 2022

Important Information - New Digital Banking Experience

"I promise to provide solutions that will improve your financial life" is our promise to you.

To deliver on this promise, Online Banking is being upgraded on October 12, 2022, to a more personalized Digital Banking experience that's so smart, yet so simple to use. The day-to-day functions you rely upon will still be there, and they'll be complemented by new features like a New Look and Feel, a Personalized Dashboard, Goal Setting, Secure Support, Debit Card Payments, Business Banking, and Financial Wellness Tools. Stay tuned in the weeks and



months ahead as we continue to launch new features to help you bank how you want, when you want.

Our first tip is to make sure your current contact information is in our systems. Please reach out to us at 989-739-1401 to update any changes.

Rising Certificate and Money Market Rates

9 Month Certificate

**INFLATION
RECESSION
STOCK LOSSES**

As high as
1.61% APY*

9 MO. CERTIFICATE
Federally Insured By NCUA
Northlandcu.com

Come to the **Northland**
Area Federal Credit Union
No wind, No waves!

*APY = Annual Percentage Yield. 1.61% APY is our highest 9 month fixed term compounding certificate rate and is based on a Gold member relationship. Rate is effective as of 9/21/2022. Interest rates are variable and subject to change. Dividends are calculated daily, compounded quarterly and paid quarterly. Rate premium for Silver account is additional 0.05% APY and additional 0.10% APY for Gold. Early withdrawal penalties apply. A withdrawal of dividends will reduce earnings. Minimum balance of \$500. \$5 Share account required. Other certificate rates and terms are available; please ask for details.
<

1.00% * APY Money Market

**INFLATION
RECESSION
STOCK LOSSES**

1.00% APY*

MONEY MARKET
ON BALANCES OF \$25,000
AND OVER
Federally Insured By NCUA
Northlandcu.com

Come to the **Northland**
Area Federal Credit Union
No wind, No waves!

Minimum deposit of \$25,000 required. This applies to new and existing monies. The (*APY) Annual Percentage Yield is effective as of 10/01/2022. Interest rates are variable and subject to change. Fees may reduce earnings on the account. Paid and compounded every month. Dividends are not earned when the balance falls below the minimum. Three free withdrawals are allowed per month. Other terms are available; please ask for details. >

New Petoskey Branch Open



Northland's newest branch is now open in Petoskey. Stop by and visit Nathan and his staff to hear about all the products you can take advantage of. For more locations visit <https://www.northlandcu.com/nafcu/locations-atms>

Northland Service Anniversaries!

20 years	Tammy A.	:	1 year	Eleen B.	:	1 year continued:	Tami S.
	Pamela P.	:		Joseph K.	:		Shaneka B.
5 years	Lisa A.	:		Susan E.	:		Samantha W.
		:		Corey A.	:		Angela M.
		:		Atina S.	:		Michelle E.
		:		Katelyn L.	:		Brandy W.
		:		Laura S.	:		Nathaniel M.

Use your ScoreCard Rewards to SAVE AT THE PUMP

Apply for a **VISA** today

SPEND
Use your Northland VISA for everyday purchases to earn ScoreCard bonus points. Redeem points for fuel discounts, merch, or travel

SWIPE
Swipe your ScoreCard at the pump at a participating station to redeem points for \$0.50 off on up to 20 gal

SAVE
Your gas price will roll back at the pump instantly and you enjoy Fuel Rewards immediately

TO LOCATE A GAS STATION NEAR YOU, visit <https://info.scorecardrewards.com/Fuel> and select the fuel brand in navigation, visit the station finder, and enter your zip code. Fuel Discount Awards are only available at participating gas stations and may not be available at the location nearest you. ** Single use only, valid up to 20 gallons. Any unused rewards on each purchase are forfeited. May not be valid with other offers. Rewards are earned and redeemable at participating stations with operable electronic transaction networks. Terms and conditions apply. For full details view the rules on ScoreCardRewards.com.

The following nomination procedure is an official notice.

In September 2022, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted until November 1, 2022. The Nominating Committee will then meet and file its report, which will be published in the January edition of Northland News.

Anyone interested in applying for a Board of Director position should submit a letter of intent along with their qualifications to: Nominating Committee, Northland Area Federal Credit Union, 1161 N. Bagley St., Alpena MI 49707.

Any member who is not nominated may file a petition. The dates to file by petition will be announced in the January edition of Northland News. Nominations for vacancies on the Board of Directors will not be accepted from the floor at the Annual Meeting on Saturday, May 20, 2023.

Important Dates to Remember

Oct 20 International Credit Union Day	Dec 24 Christmas Eve - Lobby closed <i>Drive thru open 9am - 12pm</i>
Oct 22 Make a Difference Day	Dec 25 Christmas Day - closed
Nov 11 Thank you, Veterans!	Jan 2 closed for New Year's
Nov 24 Thanksgiving Day - closed	

Over 5,000 Shared Branches
co-opsharedbranch.org

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

NMLS 46381

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facebook.com/NorthlandCreditUnion



Follow us on Twitter:
twitter.com/northlandcu



Visit our Website: northlandcu.com

Subscribe to our YouTube channel
youtube.com/channel/UCAmvcJqrLLYaUap6xHf7FQ



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



Instagram: [@northlandafcu](https://instagram.com/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

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.