

NORTHLAND NEWS

WINTER 2024

Protect yourself from

CHECK SCAMS

If you are asked to deposit a check by someone you do not know, you are most likely being scammed. Here are ways to spot fake check scams to protect your identity.

Sweepstakes Scams



Scammers lure you into thinking you won a prize. They tell you that you must send funds to cover extra "fees" after they've sent you a check. Sweepstakes do not work this way, and you will be responsible for any money you send.

Overpayment Scams



Overpayment scams happen online when scammers "accidentally" send you a check for too much and then ask you to refund the balance. This leaves you liable for the entire amount. Never accept a check for more than your selling price.

Mystery Shopper



Scammers "hire" you as a mystery shopper and tell you to "evaluate a retailer." They send you a check with directions on how to deposit it into a personal account and wire transfer the funds to another person. The scammer disappears after the transaction is complete.

How to Prevent Check Scams

- Talk to your financial institution if you receive a check you're unsure about before acting on it.
- Never share online banking information or other personal identifying information.
- Think carefully if you receive a check that seems too good to be true.
- The consequences of participating may be worse than financial loss. **It could involve legal action.**
- Always report signs of fraud to The Federal Trade Commission www.reportfraud.ftc.gov.



Know someone who should become a Northland member?

Joining has never been easier

1. Visit northlandcu.com

2. Click Join (top) or on your phone, tap



VETERANS DAY LUNCHEONS



Northland hosted Veterans at the American Legion in Tawas with a delicious lunch and giveaways.



Northland, along with several other organizations supported the Message of Thanks in Gaylord. Northland's Wendy and Jenn pictured (L-R) above.

Looking for a **REFRESHING** Banking Alternative? Look to the **Northland** Area Federal Credit Union. Save money, live better. Talk to us about a **NORTHLAND CHECKING ACCOUNT**

Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 18th, 2024 beginning at 9 am. More information about the location will be released in the near future.

Board Nominations

There are two vacancies for 2024. Nominations for vacancies on the Board of Directors may be made by petition signed by 440 members. The petition must include a brief statement of qualifications and biographical data; and petitions must also contain a signed certificate from the nominee stating they are agreeable to nomination and will serve if elected. Petition information can be obtained from the President's office (1161 N. Bagley St., Alpena, MI 49707) through March 7th, 2024. Nominations by petition must be filed with the Executive Assistant of the credit union at least 40 days before the annual meeting. 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 18, 2024.

Candidate Profiles

These are candidates selected by the nominating committee

Tom Thompson

Mr. Thompson worked for over 30 years in the Detroit area before retiring in 2001 and shortly after moving to Tawas. Mr. Thompson volunteered for several years, raising funds for community programs. He served as an Intelligence Specialist in the U.S. Army in the 1960s in South Korea and Virginia. He began volunteering for Northland in 2004 as a Member of the Supervisory Committee. In 2010, he was appointed to the board of directors. Tom continues educating himself on consumer issues and the credit union movement. He has also completed the Volunteer Achievement Program and the Volunteer Leadership Program.

Jean Thomas

Mrs. Thomas has had a lifetime of experience running a business and managing employees in financial services. She founded a financial services firm serving over 500 clients for 31 years with tax, accounting, financial and retirement planning services. Mrs. Thomas also represented clients in matters before the Internal Revenue Service. After she sold her business and moved to Hale, she worked with the AARP Tax-Aide program as an instructor and local coordinator since 2004, serving low-income and seniors with free tax preparation. Mrs. Thomas has attended numerous Credit Union seminars, conferences, and meetings, along with self-study courses each year since being appointed to the Supervisory Committee of Northland in 2006 and the Board in 2011. She advocates for the credit union cause to ensure members continue to receive excellent services.

EARN HIGHER DIVIDENDS

with a **Northland Money Market**
Area Federal Credit Union

As high as **3.56%** APY*
on balances \$100,000 and higher

Ask us how!
northlandcu.com 989-739-1401

*APY = Annual Percentage Yield. 3.56% is our highest Money Market rate; the minimum balance required to earn the 3.56% APY is \$100,000. The APY is effective as of 12/1/2023. APY is accurate as of the last dividend declaration date. \$5.00 share required; interest rates are variable and subject to change. Fees may reduce earnings on the account. Earnings are paid and compounded every month. If the balance falls below the minimum balance requirement, dividends are calculated at a lower percentage. Please ask for additional details. Federally Insured by the NCUA

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	Eligible	Eligible
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 Presentation maximum 2 fees per day per account	\$25.00	\$25.00	\$25.00	\$25.00
Return Deposited Check	\$10.00	\$10.00	\$10.00	\$10.00
Overdraft Protection Transfer from Share or Line of Credit	Free	Free	Free	Free
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 maximum 2 fees per day per account (fee waived for negative balance of \$5.00 or less)	\$25.00	\$25.00	\$25.00	\$25.00
Over 10 Draft Copies	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
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				
Digital Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
e-Statements	Free	Free	Free	Free
Remote Deposit Capture	Not Available	Free ^{3,4}	Free ^{3,5}	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	\$15.00	Waived
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	\$50.00 Off Closing Costs	\$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
Business ACH (per month fee)	\$25.00 ³	\$25.00 ³	\$25.00 ³	\$25.00 ³
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	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00
	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00
	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00
	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00	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 10 checks; Rolling 30-day limit \$5,000. ⁵ Daily limit \$5000 or 15 checks; Rolling 30-day limit \$20,000. ⁶ Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded.				

Reward Points System	You've got the key to unlock more rewards!
e-Statements	2
Membership (Every 5 years)	1
Bill Pay (Active, at least every 60 days)	2
Direct Deposit (Active, at least every 45 days)	2
Digital Banking (Active, at least every 1 year)	3
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

Effective Date
2/15/2024

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



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.

2024 Jerry Erickson Education Scholarship applications will be available online at northlandcu.com/scholarships beginning January 24th, 2024. Please mail applications to Northland Area Federal Credit Union, Jerry Erickson Scholarship Award, 1161 N. Bagley St. Alpena, MI 49707. Applications must be received by mail no later than March 1st, 2024.



Awards

Northland was recently awarded some prestigious recognition!



THE LOUISE HERRING PHILOSOPHY IN ACTION MEMBER SERVICE AWARD

CUNA (Credit Union National Association) Louise Herring Philosophy In Action Member Service Award. Louise Herring was an active supporter, organizer and champion of credit unions, she signed the original constitution for a national credit union association. Louise Herring believed that credit unions should work in a practical manner to better people's lives. She saw the credit union as more than just a financial institution. Northland took second place on the state level for this award with the Friends Never Ask Friends anti-fraud awareness campaign.

The Kudos Culture Innovator award winners have demonstrated an impactful commitment to the employee experience in a unique and modern way. They have fostered a strong and supportive culture through creative efforts and think outside the box to boost engagement, morale and regular recognition.



For more information on these awards, visit www.northlandcu.com

Northland Service Anniversaries



3 Years - Alyssa H.
3 Years - Brandi C.
2 Years - Trina C.
2 Years - Maria G.

1 Year - Savanah C.
1 Year - Melissa T.
1 Year - Ashley W.
1 Year - Amanda L.
1 Year - Destiny B.
1 Year - Paula K.

Important Dates

CLOSED
January 1 New Year's Day
February 19 Presidents Day

DAYLIGHTS SAVINGS
March 10



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 X (Formerly 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://www.instagram.com/northlandafcu)



We're at Your Service!

Visit northlandcu.com/nafcu/location-atms for hours at locations near you.

After-Hours Emergency Numbers Report lost or Stolen:

ATM or Debit Cards
888-241-2510

Legacy VISA Credit Cards
800-991-4961

Elan Consumer Cards
800-558-3424

Elan Business Cards
866-552-8855

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.