

NORTHLAND NEWS

WINTER 2023

Friends
★ NEVER ASK ★
Friends
FOR
ONLINE BANKING INFO

Romance fraud has hit big-time crime status. For 2021, the FBI reported some 24,000 Romance Scam victims with losses totaling \$1 billion. That is more than any other Federal Trade Commission category loss reported during the period. Moreover, the FTC expects higher losses this year.

Millions of people have successfully found love using online dating apps. Sadly, scammers also use these sites to take advantage of well-meaning people. An online sweetheart who asks for money is almost certainly a scammer trying to steal your money.

The Federal Trade Commission warns we should never reveal personal information or share banking or identification information with someone we have just met online. We should never send money or gifts to a romantic interest we have not met in person. Engaging in these activities almost always results in compromised accounts.

Anyone can be a victim of a Romance Scam. Whether or not it is true, many consider older people to be at a higher risk for Romance Scams because they may be more isolated or less tech-savvy. However, the FTC states people between 18 and 39 are more than twice as likely as older adults to report losing money to a social media scam. Social media is a low-cost way to access billions of people around the globe, and younger people are more comfortable sharing personal information online, which makes them more vulnerable to criminals.

Romance scams happen on dating apps,



websites, chat rooms, and social media platforms. According to the FBI, romance fraudsters set up fake online profiles and use attractive profile pictures that look like entertainment stars. Then they stage a romantic interest in a potential victim. They play on the person's emotions and romantic desires, grooming their target to think theirs is a chance in a lifetime love affair. They move way too fast, showering you with compliments; they're overly friendly and unnaturally forward. Scammers are usually quick to profess love using over-the-top words of affection and promises. They work to build a false feeling of intimacy and trust as they groom victims to feel special and needed. Then, they move the communication to phone conversations or off the online platform to avoid being traced.

Romance scammers quickly propose marriage. They may manipulate a victim to help "save them" or a fictitious child or a loved one from some fabricated, unfortunate circumstances. Scammers will ask to meet in person and request money to purchase travel

989.739.1401
northlandcu.com

BOARD MEMBERS HONORED



Veterans Day, 2022 - NAFCU Veterans and Board Members Tom Thompson (L) and Gary Vick (R) were honored in a plaque unveiling ceremony at the Oscoda Veterans Memorial Park.

fares. Except it never works out, and they never keep up their end of the promises. Finally, the scammer begins asking for money. They may use excuses like they need to cover travel fare, medical expenses, or a gambling debt. They may ask you to cash a big check and send them gift cards, lure you into sharing banking information, or engage in bogus cryptocurrency trading.

The bottom line is this: FRIENDS DON'T ASK FRIENDS TO SHARE BANKING LOGIN INFO. Anyone who asks you to cash a check for them and send gift cards, or asks for your user ID and password or the code on the back of your credit card is not looking out for your best interest and is a warning that you might be getting scammed.

Don't hesitate to contact Northland with any questions - we WANT to hear from you.

NOT A NORTHLAND MEMBER?

Joining has never been easier

1. Visit northlandcu.com
2. Click Join (top) or on your phone, tap



VETERANS DAY LUNCHEON



This year, Northland honored Veterans at Kalitta Air in Oscoda with a lunch and giveaways



Oscoda Branch Manager Jayme Nagel (L) and Volunteer Mark H. (R)

System Maintenance Notice



On Wednesday, January 18th, 2023, from 5-7pm our online banking will be down temporarily for maintenance. Thank you for your understanding.

Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 20th, 2023 beginning at 9 am. More information about the location will be released in the near future.

Board Nominations

Nominations for vacancies on the Board of Directors may be made by petition signed by 1% of the membership. Petitions can be obtained from the President's office through March 7th, 2023.

Completed petitions must be received by the President's office no later than 5:00 pm on March 7th, 2023. 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 20, 2023.

Candidate Profiles

Eileen Koutny

Eileen began volunteering for Northland in July of 2013 as an Alternate Member of the Supervisory Committee and was later appointed to serve as Chairman of the Supervisory Committee. In 2019, she was appointed to the Board of Directors and currently serves as Treasurer.

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 while serving six years as a volunteer AARP Tax-Aide. 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 numerous conferences and independently researched many facets of the credit union environment. She is also a Certified Credit Union Volunteer Supervisory Committee Professional. If elected, she will continue to expand her knowledge, participate fully and serve Northland members to the best of her ability.

Gary Vick

Gary was appointed on May 18, 2016 to fill a vacant seat on the board and is a current member on the Board of Directors. His 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. He 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, Mr. Vick expanded his career in Finance to the civilian sector beginning in 1988 where he 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. Gary is a VFW member, as well as a lifetime member and former President of the Michigan Bowling Association. A lifetime advocate of credit union philosophy, he has been a credit union member since 1966 and has a dedicated desire for Northland Credit Union to succeed in all endeavors. If elected, he will serve to the best of his ability continuing to assist in providing exceptional services to Northland members.



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

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
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	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	\$30.00	\$30.00	\$25.00	\$20.00
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				
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	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	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	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. ⁷ Excludes Fresh Start Consumer VISA product.				

Reward Points System	You've got the key to unlock more rewards!
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)	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

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
2/15/2023

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/UCAmvcJqrlLLYaUap6xHf7FQ

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

After-Hours Emergency Numbers
Report lost or Stolen:

ATM or Debit Cards	888-241-2510
Money Orders	VISA Credit Cards
800-542-3590	800-991-4961

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.



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.

2023 Jerry Erickson Education Scholarship applications will be available online at northlandcu.com beginning January 24th, 2023. 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, 2023.

Business Owners:

You're going to **LOVE** our new digital banking platform for your companies!

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Member to Member Transfers

Secure Online Loans

Schedule Future Payments

Call today or stop in at your local Northland branch for more information
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Northland Service Anniversaries

20 Years - April F.
15 Years - Amy S.
15 Years - Andrew D.

5 Years - Matt D.

1 Year - Jasica M.
1 Year - Kaitlin H.

1 Years - Alysa S.
1 Years - Jessica N.

1 Year - Rebecka D.
1 Year - Stephanie M.
1 Year - Megan C.

1 Year - Camila C.
1 Year - Brianna L.

Important Dates

CLOSED
January 2 day after New Year's Day
February 20 President's Day

DAYLIGHTS SAVINGS
March 12