

NORTHLAND NEWS

FALL 2020

You can open your wallet to bank fees and mergers.

Or, you can **Open your eyes** to a **Credit Union**

NCUA

EQUAL HOUSING LENDER

Bank Merger Headaches

You may have noticed a bank merger recently in your area or even have a bank account affected by it. Mergers are usually problematic for customers with account number changes, new contact phone numbers, loss of local decision making, and added fees. If you have noticed these issues with your banking, this is the perfect time to open your eyes to a credit union and move your accounts. With lower rates and minimal fees, a credit union can do all the things that a bank can without the cost. At a credit union (which are not-for-profit), you are a member who owns part of the organization and decisions are made by people in your community who care about your community. Open your eyes to a credit union, welcome to the Northland.

WELLCONNECT Hybrid Geothermal

HEAT & COOL FOR HALF WITH YOUR WELL WATER

- Heats & Cools Year-Round
- Northland Financing Available
- No Noisy Outdoor A/C Unit

NORTHLAND MEMBER EXCLUSIVE

\$500 Manufacturer's Rebate

System must be installed by December 31, 2020.

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989.739.1401
northlandcu.com

Northland needs Member Shoppers for all of our branches. Here's how it works: As a member shopper, you earn extra cash and help us to improve while you do your banking. Mystery shopping is easy. You are already evaluating the service you receive each time you visit a branch. As a Member Shopper you tell us about your experience so that we can reward Northland employees who are doing a great job and also so that we can make improvements to serve you even better. For more details visit <https://www.northlandcu.com/new>



WINNER
2020 MICHIGAN
CREDIT UNION LEAGUE

OUTSTANDING CREDIT UNION OF THE YEAR
THANK YOU MEMBERS

"THIS IS THE YEAR"

LENDER

Home Equity Line of Credit
5yr adj as low as **2.99%** APR*

Northland 989-739-1401
Area Federal Credit Union

Call us to get started!

2.99% Annual Percentage rate (APR*) is adjustable and will reset every five years. After five years the rate will adjust to no less than 4.00% APR* or no more than 4.99% APR*, thereafter the rate will never change more than 2% per adjustment period or 6% over the life of the loan and the rate will never be less than 4.00% APR* or exceed 8.99% APR* or the maximum allowed by law. *These rates are our "as low as rates" based on the 5 year T-bill and adjustments and restrictions may apply. These rates apply only for Refinance Mortgages for primary and secondary residences as first or second liens. Maximum term of 15 years. Maximum combined loan to value of 90%-95% \$250 Processing Fee and the title closing fee if applicable (Does not include fees that are not standard costs). "As Low As" rates are our best rates and are determined by credit score and number of services used. Certain restrictions apply. Please contact us for complete details. *APR = Annual Percentage Rate.

Some special people are celebrating service anniversaries!

- | | | | | | |
|---------|---------------|----------|-------------------|----------|-----------------|
| 5 years | Matthew Shaw | : 1 year | Jennifer Loew | : 1 year | Tamera Harrison |
| 5 years | Cheryl Martin | : 1 year | Stacy Kotimaki | : 1 year | Pauline Ogden |
| | | : 1 year | Macaylla Willhite | : 1 year | Kyle Zarske |

Time for a new home?

Welcome to the Northland

LENDER

NCUA

The following nomination procedure is an official notice.

In September 2020, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted until November 1, 2020. 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, PO Box 519, Oscoda, MI 48750

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 22, 2021.

Important Dates to Remember

- | | |
|---------------------------------------|-------------------------------------|
| Oct 15 International Credit Union Day | Dec 24 Christmas Eve - Lobby closed |
| Oct 24 Make a Difference Day | Drive thru open 9am - 12pm |
| Nov 11 Thank you, Veterans! | Dec 25 Christmas Day - closed |
| Nov 26 Thanksgiving Day - closed | Jan 1 New Year's Day - closed |



Over 5,000 Shared Branches
co-opsharedbranch.org

Nearly 30,000 Surcharge-Free ATMs
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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



Check our website for up-to-date branch information as hours may be restricted due to COVID-19.

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.