



Thank You

for 60 amazing years!

In 1957, a small group of people gathered in an office on Wurtsmith Air Force Base to discuss the possibility of starting a credit union. After extensive discussions with federal regulators and a Michigan Credit Union League consultant, it was decided a credit union would be of great benefit to U.S. Air Force personnel, their families, and government employees working on the base. With great expectations, each person present offered a contribution of \$5.00. With less than \$100.00 combined, our credit union was born.

60 years later, as we come together on ICU Day to celebrate our anniversary, please accept our sincere gratitude.

To our Member-owners, We are honored you've chosen Northland as your trusted financial partner. Thank you for 60 amazing years!

To our Staff Members, both past and present, who have looked after our members with great care. You are the spirit that holds this organization together, and you are appreciated more than you know.

To our many Volunteers, who have donated countless hours for the betterment of our communities and our credit union - thank you for sharing your time and talents!

To our Communities who welcome non-profit credit unions as members of their business sector - thank you for allowing us to serve you!

To our Veterans, who protect the freedoms and values that we hold dear - we owe you a debt we can never repay. You will always have a special place in the Northland family.

Northland was born on a U.S. Air Force Base. We became successful by helping one person, one family, one business at a time. Thank you all for our first 60 years. We can't wait for the next 60!



Join us on
Thursday,
October 19th -
International Credit
Union Day. Stop
by for
refreshments!

CELEBRATE!

Security Corner

Broken Hearts and Busted Banks

Don't give your heart or your savings account to a scammer. Today, many people search dating sites and social media to find love and companionship. Sadly, criminal networks are looking in the same places to steal your money.

Romance scammers set up fake online profiles using phony names, stolen photos and made up stories of false love and personal tragedy. Romance scammers spend hours and months grooming victims or "developing a relationship." They tell false tales of being Americans working abroad or military servicemen stationed outside the country. They send gifts or flowers and quickly declare love and then start raking in cash by asking their victims to send money for made-up tragedies such as emergencies, hospital bills, or travel costs.



5 Warning Signs that your online Love Interest may be a Fake:

- **Immediately declares love**
- **Asks you to send money**
- **Asks you to leave the dating site to communicate using personal email, text, or phone**
- **Asks you to set up a new bank account**
- **Asks you to wire money**

If someone asks you to wire money, **DON'T DO IT**, no matter how convincing their story is. It is very difficult and often impossible to get your money back. Don't get dragged into aiding and abetting online bank fraud.

If you're looking for true love, it's best to stick to online dating sites with high national reputations.

If you suspect that you or someone you know is a victim of an online romance scam, please visit

<https://www.consumer.ftc.gov/media/video-0119-online-romance-imposter-scams> for more info.



Watch out for that Craigslist Deal of a Lifetime!

Many of us love to hunt for a bargain. Scammers know this, and all too often take advantage. When you find that special deal, take the time to think things through. It could save you a big financial headache! When connecting with a seller you don't know, ALWAYS take the extra step to verify who you're dealing with.

Is the seller a business?

- Check for complaints with the Better Business Bureau.
- Look on Google Earth and see if the business exists at the listed address.
- Find a big office building or a mall? Call the office or one of the neighboring businesses and confirm your seller is really located inside that building.
- Research online reviews – look for similarities in the writing/content which might indicate fake reviews.
- Check out their website. Is it a fully functioning, transactional website, or just a contact form?

It's true there are legitimate online businesses that don't have 'traditional' storefronts. Unfortunately, there are also a LOT of scammers who pretend to be something they're not. Take precautions to protect yourself from the bad guys!

Watch out for red flags

- Excuses why the seller cannot meet in person
- Excessive spelling and grammatical errors
- Generic product photos
- Use Google Images to see if the same photo has been used elsewhere.



BEWARE of anyone pressuring you to

- Give them financial account information.
- Provide credit card details or mail gift cards as payment.
- Wire money – especially if they insist you hurry to a Western Union or MoneyGram provider. Once money is wired, it's unlikely you will ever get it back.
- Hurry the transaction. Scammers pressure buyers so they don't have time to think things through.

Best practices

- Deal with LOCAL people you can meet in person.
- Ask detailed questions. Why are they selling? What flaws does it have? Do they have the original receipt?
- When you're ready to meet, tell someone where you're going, what you're doing, with whom, and when you will be back.
- Meet in daylight, in public place you know well, and take a friend with you.
- Try before you buy. Take a test drive. Plug it in. Make sure all the bells & whistles work.
- Understand that Craigslist only provides a place for buyers and sellers to connect. **Craigslist is NOT INVOLVED in transactions.** The site does not handle payments, guarantee sales, provide escrow services, offer buyer protection or seller certification. If a Craigslist seller promises you these types of 'guarantees', walk away!
- Trust your instincts. Be honest with yourself if something makes you uncomfortable. If it sounds too good to be true...it probably is.

Some special people are celebrating service anniversaries!



10 yrs
Christine Beckner
(7/23)



15 yrs
Pamela Schlink
(9/3)



15 yrs
Tammy Austin
(9/17)



15 yrs
Dianna Hanson
(9/17)

Thank you for all that you do!

Over 5,000 Shared Branches
co-opsharedbranch.org

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

Join the Conversation!



Friend us on Facebook:
facebook.com/NorthlandCreditUnion

Visit the Website:
northlandcu.com

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

Oscoda Call Center

Mon-Thursday	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



Serve Your Community by Serving on the CU Team

The following nomination procedure is an official notice. In September of 2017, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted until October 31, 2017. 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 May 19, 2018.

For Your Information

Equifax, one of the three major consumer reporting agencies, recently reported a breach impacting roughly 143 million Americans. Although this incident did NOT involve any of Northland Area Federal Credit Union's systems, mobile apps or website, we want our members to be aware of this large-scale event and to be extra vigilant about watching for signs of fraud. For more information, please visit equifaxsecurity2017.com or check out the links on northlandcu.com.



Keeping You Informed

Members - We've recently updated our disclosures, and some of the language has changed. You're welcome to download any of our disclosures at northlandcu.com/disclosures. You can also request free printed copies from any branch or by calling **800-336-2328** toll-free. If you have any questions, please let us know.

IRA Holders:

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Your withholding election does not affect the amount of income tax paid. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.

Dates to Remember

Oct 19 ICU Day - Stop by for refreshments!
Oct 23 Happy 60th Anniversary!
Oct 28 Make a Difference Day

Nov 11 Thank you, Veterans!
Nov 23 Thanksgiving Day - closed
Dec 25 Christmas Day - closed
Jan 1st New Year's Day - closed