

NORTHLAND NEWS

989.739.1401 northlandcu.com WINTER 2019

Message of Thanks!

Northland Sponsors 3rd Annual Veterans Event



Northland Area Federal Credit Union was one of the major participant sponsors in the third annual **Message of Thanks** Veteran's event in Gaylord. Judy McKinley, Northland's Gaylord Branch Manager who serves on the Message of Thanks Committee, spent countless hours preparing for this event. "This event is always such a reward to be a part of, and is just a small gesture of how we can show our appreciation towards our local veterans" McKinley stated.



The **Message of Thanks** luncheon offers veterans a chance for fellowship and conversation. A short presentation by Matt Barresi, retired Air Force veteran and executive director of the Gaylord Regional Airport was also given highlighting the history and mission of veterans. Door prizes, a bucket raffle and free haircuts were provided for veterans. Senator and veteran Jim Stamas was in attendance as well as US Rep and veteran Jack Bergman; who took a few minutes to address the attendees.



The event closed with a rifle squad team and the playing of taps by the Ralph Holewinski VFW Gaylord Post 1518. Proceeds from the event and raffle help to support the local VFW post. NAFCU's roots are interconnected with veterans – in 1957 the credit union was formed on Wurtsmith Air Force Base in Oscoda.



Message of Thanks Northland Volunteers (L to R) Deanna Reeves, Mike McParlan, Alane Taylor, Judy McKinley and Kristine Brenner.

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Northland Sells Winning Grand Raffle Ticket

Northland member Dale Boudrie purchased a winning Grand Raffle ticket at our Houghton Lake branch in October. Boudrie's 3rd place prize ticket scored him a check for \$1,000. Heather Dowland, Member Service Representative III at Houghton Lake, sold Boudrie his winning raffle ticket. She received \$100 for her part in the Grand Raffle fundraising effort.

Jack Eling, Northland Senior Vice President of Lending, said, "The Grand Raffle is one of the biggest fundraising events in the credit union movement to continue our efforts at working for consumer-friendly legislation. We are thrilled that one of our members is a winner of this statewide event."

The Grand Raffle is administered by the MCUL & Affiliates Government Affairs staff and proceeds benefit the MCUL Federal PAC. This PAC helps credit unions to have a voice in Washington by educating and supporting candidates who support the credit union movement to help non-profit credit unions remain tax-exempt and allow them to provide good rates with low costs.



Grand Raffle ticket winner Dale Boudrie (left) and Jack Eling, NAFCU Senior Vice President of Lending



Board Notices

Annual Meeting Notice

We are happy to announce that Northland's Annual Meeting will held on Saturday, May 18, 2019 beginning at 9:00 AM at Camp Inn, 3111 US-23 in Oscoda.

Report from the Nominating Committee

On November 13, 2018 the nominating committee met for the purpose of nominating members to fill positions for three board positions whose terms will soon expire.

Letters of application were received from Howard Spencer, Mike Palumbo and Jimmy Luthmann who are all current board members. With consideration for their experience and willingness to serve the credit union, and that there were no other applications received, the nominating committee recommended to fill the vacancies with the current Board Members.

Nominations for vacancies on the Board of Directors may also be made by petition signed by 1% of the membership. The petitions may be obtained through February 22, 2019 from the President's office. Completed petitions must be received by the President's office no later than 5:00 pm on February 22, 2019. 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, 2019.

Candidate Profiles

Howard Spencer

Mr. Spencer has been a credit union member since 1970 and has served faithfully on the Northland Area Federal Credit Union Board of Directors since June of 1974. Twenty of those years, he served as Chairman of the Board. He currently serves on the Board of Directors for the National Credit Union Foundation and the Michigan Credit Union League Education Needs Committee.

In addition, he has served as Chairman of the Board of Directors for the Michigan Credit Union League, NACUC and the Michigan Credit Union League Political Action Committee Board of Trustees. He has served as Vice Chair of CUNA's Volunteer Leadership Committee and on the CUCorp Board.

He is currently the Legislative Representative for Northland and the Blue Ox Chapter of Credit Unions. These positions allow him to support Northland members on a political and governmental level. He has completed all CUNA Volunteer Achievement and Leadership Programming training that is available to volunteers. In 2004, the Michigan Credit Union League awarded Mr. Spencer the Distinguished Service Award and in October of 2015, he received the Gene Ball Award from the National Association of Credit Union Chairmen's Group.

Mr. Spencer and his wife Jewel have two adult children and three grandchildren. The couple has made Northeastern Michigan their home for more than 45 years.

Mike Palumbo

Michael Palumbo has served Northland Area Federal Credit Union for more than 17 years in several roles on the Supervisory Committee and Board of Directors and currently holds the Chairman of the Board position. This year the Michigan Credit Union League awarded Mr. Palumbo the 2018 Howard Spencer Grassroots Volunteer Activist Award.

Mr. Palumbo advocates for credit union member rights through his service to the Michigan Credit Union League. He serves on both the Federal and State Regulatory Issues Working Group and Blue Ox Chapter Executive Committee. Mr. Palumbo is a semi-retired investment advisor with Woodbury Financial Services and previous member of American Funds Service Company's prestigious All American Team.

He has completed all VAP and VLP programs, Bank Secrecy Act and Financial Literacy training and attends the Credit Union National Association Governmental Affairs each year in Washington D. C. to further the protection of credit unions and members.

Mr. Palumbo is a Tawas Area native and an avid sports fan. He has two adult children living in the area. He has been a credit union supporter for over forty years.

Jimmy Luthmann

Jimmy Luthmann gained management experience through 22 years of service in the U.S. Air Force. He retired in 1990 with the rank of Senior Master Sergeant. He has been a credit union member since 1991. His credit union membership led to a career in marketing and community relations beginning at Northland in 1991 as Marketing Manager and two years at the Michigan Credit Union League as a Sales Associate. During this time, he was involved in many community projects including membership in the Blue Ox Chapter promoting Northeastern Michigan Credit Unions.

He has served on the Board of Directors for the Oscoda-AuSable Chamber of Commerce for over 15 years and more than 20 years as Post Adjutant and Color Guard Captain for VFW Post 3735.

Jimmy is committed to the overall success of Northland Area Federal Credit Union. Jimmy and Gina live in Oscoda.

Giving Back...

a few highlights of the many events
NAFCU participated in recently!

Oscoda Sawdust Dig: The kids were really “digging” Paul Bunyan Days in Oscoda...a lot of fun and a little financial education at the Saw Dust Dig Treasure Hunt.



Relay: Northland raised over \$16,000 for Relay for Life in 2018



Oscoda NAFCU team members practice dance moves for the music video

Music Video for Charity NAFCU team members recently participated in a “In My Feelings” KeKe video challenge to benefit the Children’s Miracle Network of hospitals. The Michigan Credit Union League and Affiliates put forth this challenge to all Michigan Credit Unions, and will donate \$500.00 for each video produced. The finished video can be viewed on Northland’s Facebook page.



10 yrs
Kayla
McCoy



10 yrs
Abbigail
Dorr



5 yrs
Julie
Fluder

Some special people are celebrating service anniversaries!

- 10 years Kayla McCoy, Assistant VP of Member Service
- 10 Years Abbigail Dorr, Lending Specialist II
- 5 Years Michelle Carlton, Michelle Service Representative III
- 5 Years Julie Fluder, AuGres Branch Manager
- 1 Year Matthew Duthler, Director of Marketing
- 1 Year Brandi Rudolph, Member Service Representative I
- 1 Year Kailee LaBush, Member Service Representative I



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.

2019 Jerry Erickson Education Scholarship applications will be available online at northlandcu.com beginning January 14, 2019. Please mail applications to Northland Area Federal Credit Union, Jerry Erickson Scholarship Award, 4346 F-41 - P.O. Box 519, Oscoda, MI 48750. Applications must be received by mail no later than March 1, 2019.

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000. And, as a credit union member you can save up to \$15 on TurboTax this tax season.



- **Get a chance to win \$25K.** Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.
- **TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:



- The benefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Visit www.lovemycreditunion.org to start saving today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Money Market tiers and minimum required to open – changes

Beginning January 1, 2019 the minimum required to open a Northland Money Market will be lowered from \$10K to \$5K. The tier structure will be updated and each of the higher tiers will feature lower minimums.



Over 5,000 Shared Branches
co-opsharedbranch.org

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

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facebook.com/NorthlandCreditUnion



Follow us on Twitter:
twitter.com/northlandcu



Visit our 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-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