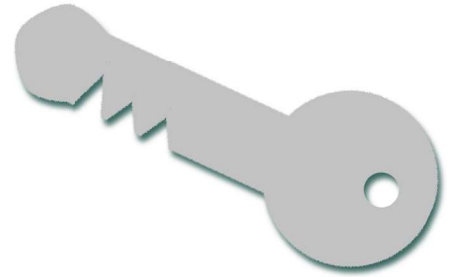






# Northland Member Rewards

**YOU** hold the keys to savings!



<b>Classic</b>		<b>0 - 6 points</b>
<b>Bronze</b>		<b>7 - 13 points</b>
<b>Silver</b>		<b>14 - 20 points</b>
<b>Gold</b>		<b>21+ points</b>

**Northland Member Rewards offers special perks** based on your relationship with the credit union. Points can add up quickly based on how much you use Northland products and services. Northland Rewards offer you more ways to save money!

The more money-saving products and services that you use, the greater your Rewards!

## How do I earn points?

Every qualifying product and service you use earns points. You can also earn points on Share Accounts and Loans! The more you use, the more you earn!

Reward Points System		You've got the key to unlock more rewards!
Mobile Banking		1
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)		2
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

Check the bottom of your montly statement to learn your Member Rewards level.

Effective 2/15/2020



# 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! <sup>1</sup>			
	Classic 0-6 Points	Bronze 7-13 Points	Silver 14-20 Points	Gold 21+ Points
<b>Share / Share Draft Accounts</b>				
Share Certificate Rate Premium	Not Available	Not Available	Additional 0.05%	Additional 0.10%
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	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
Share Draft Checks	Style Prices Vary	Style Prices Vary	Style Prices Vary	2 Free boxes of Exclusive/Specialty Checks /Calendar Yr <sup>2</sup>
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
Termination of Share Draft Account by Credit Union	\$30.00	\$30.00	\$30.00	\$30.00
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
<b>e-Services and Mobile Banking</b>				
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	Not Available	Free <sup>3,4</sup>	Free <sup>3,5</sup>
<b>Lending</b>				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount <sup>6</sup>	0.25% Discount <sup>6</sup>	0.50% Discount <sup>6</sup>
MyLOAN Processing Fee	\$25.00	\$25.00	Waived	Waived
Consumer VISA Rewards Program	Eligible <sup>7</sup>	Eligible <sup>7</sup>	Eligible <sup>7</sup>	Eligible <sup>7</sup>
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	Not Available	\$100.00 Off Closing Costs
<b>Wires</b>				
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
<b>Miscellaneous</b>				
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
<b>Safe Deposit Box Annual Fee</b> (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
<b>DISCLOSURES:</b> <sup>1</sup> 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.				
<sup>2</sup> Benefit also applies to certain grandfathered accounts. <sup>3</sup> Must meet eligibility requirements. <sup>4</sup> Daily limit \$2,000 or 5 checks; Rolling 30-day limit \$5,000. <sup>5</sup> Daily limit \$2,500 or 10 checks; Rolling 30-day limit \$5,000. <sup>6</sup> Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded. <sup>7</sup> Excludes Fresh Start Consumer VISA product.				