

NORTHLAND AREA FEDERAL CREDIT UNION

# NORTHLAND NEWS

WINTER 2021

## A Letter From Our CEO and President

Dear Northland Members,

COVID-19 continues to disrupt our normal routines and affects every aspect of our lives. Here at Northland Area Federal Credit Union, we empathize with those whose health and well-being have been impacted by this global pandemic. We also recognize the severe impact this has had on the financial stability of many in our communities.

We wish to thank all of our members that continue to support the credit union. You have been patient and understanding as we've made many changes to keep our members, employees, and community safe. We also thank all of our remarkable team members and volunteers at Northland. They are our "financial first responders," and they have been flexible and calm as they maintain the commitment to serve our members. We are grateful for the effort and care they bring to their jobs each and every day.

Thank you for trusting Northland Area Federal Credit Union to be YOUR MOST TRUSTED FINANCIAL PARTNER. We appreciate your support and understanding as we work through this together.

Sincerely,

Pete Dzuris, President/CEO



Pete Dzuris

## New Loan App Makes Process Easier

Northland's new loan app is now available at a time when many members need a convenient and safe way to process their documents. Try it today!

*Need a loan?*

Mortgage  
Auto  
Personal  
More...  
**APPLY NOW**

Northland  
Area Federal Credit Union

Apply from the cozy of your couch!

northlandcu.com 989-739-1401 Insured by NCUA

989.739.1401  
northlandcu.com

## Small Business and Veteran Support



CEO and President Pete Dzuris and other Northland representatives recently attended a Veterans Day ceremony. Afterward, attendees were treated to over 100 boxed lunches on behalf of Northland, which were purchased at a local restaurant.

## A little short after the Holidays?



Call us to learn what

**MyLoan**

you may qualify for.



Insured by NCUA

## Board Notices

### Report from the Nominating Committee

On December 17th, 2020 the Nominating Committee of Northland Area Federal Credit Union met for the sole purpose of nominating two people to fill two three-year terms on Northland Area FCU's Board of Directors that are about to expire.

The Nominating Committee members in attendance were: Eileen Koutny - Board of Directors, Nominating Committee Chair, Dorothy Fern - Supervisory Committee Chair, Member and Judy Sharma - Member.

The two Members whose terms will be expiring, are Jean Thomas and Tom Thompson. The Nominating Committee received two letters requesting consideration for nomination to the Board of Directors.

Having received no other requests for consideration the committee hereby recommends Jean Thomas and Tom Thompson for nomination to the Board of Directors.

Nominations for vacancies on the Board of Directors may also be made by petition signed by 1% of the membership. Petitions may be obtained through February 28th, 2021 from the President's office.

Completed petitions must be received by the President's office no later than 5:00 pm on February 28th, 2021. 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 22, 2021.

### Annual Meeting Notice

Northland's Annual Meeting will be held on Saturday, May 22<sup>nd</sup>, 2021 beginning at 9 am. More information about the location will be released in the near future.

## Candidate Profiles

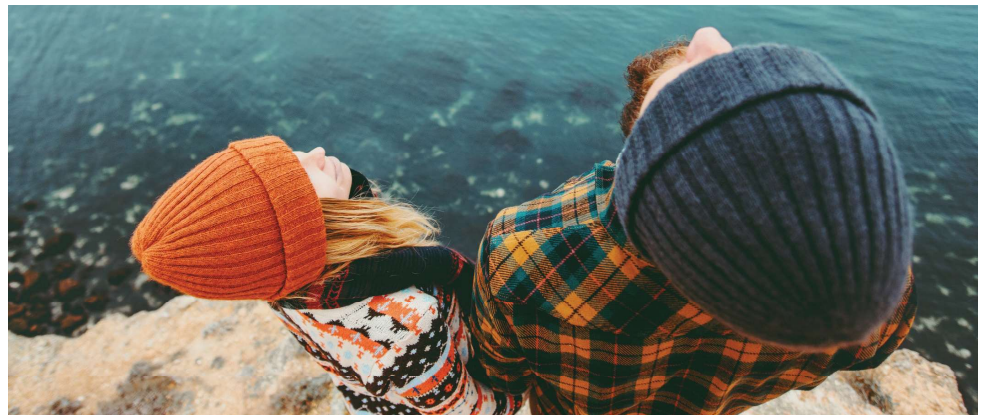
### Tom Thompson

Thompson worked for more than 30 years in the Detroit area before retiring in 2001 and shortly after moved to Tawas. Mr. Thompson volunteered for several years, raising funds for community programs. He has served as an Intelligence Specialist in the U.S. Army in the 1960's in South Korea and Virginia.

He began volunteering for Northland in 2004 as a Member of the Supervisory Committee. In 2010 he was appointed to the board of directors. He continues to educate himself on issues involving consumers and the credit union movement. He has also completed the Volunteer Achievement Program and the Volunteer Leadership Program.

### Jean Thomas

Thomas has had a lifetime of experience running a business & managing employees in financial services. She founded a financial services firm serving more than 500 clients for 31 years with tax, accounting, financial & retirement planning services. She also represented clients in matters before the Internal Revenue Service. After she sold her business and moved to Hale she has been working with the AARP Tax-Aide program as an instructor & local coordinator, since 2004, serving low income and seniors with free tax preparation. Mrs. Thomas attends numerous Credit Union seminars, conferences, meetings, along with self-study courses each year since being appointed to the Supervisory Committee of Northland in 2006 and the Board in 2011. She currently serves as Vice-Chair and advocates for the credit union cause to ensure members continue to receive excellent services.



everywhere  
you want to be



## 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.

2021 Jerry Erickson Education Scholarship applications will be available online at [northlandcu.com](http://northlandcu.com) beginning **January 20<sup>th</sup>, 2021**. Please mail applications to Northland Area Federal Credit Union, Attn: Alane Taylor, 1161 N. Bagley St., Alpena, MI 49707. Applications must be received by mail **no later than March 1<sup>st</sup>, 2021**.



# 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	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	\$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.				

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

Effective Date  
2/15/2021



Northland recently stopped by VFW Post 2496 to donate \$2,000 to put towards some needed repairs for the heating system. Northland supports several Veteran organizations in its field of membership. Picture (L to R): NAFUCU Marketing Dir. Matt Duthler, VFW member Agnes Ferguson, Post CDR. Tammy Doffek, NAFUCU President and CEO Pete Dzuris, NAFUCU Asst. Branch Manager Carrie Burr.



## New Rewards Program Saves Members Money

The new Love My Credit Union Rewards program offers new services and savings. Receive rewards for being a credit union member. See web address below for offers and details.

SMALL SAVINGS ADD UP  
**YOU COULD BE SAVING  
 UP TO \$360 PER YEAR  
 ON WIRELESS**

Keep your phone, number  
 and network and save  
 when you switch to  
 no-contract wireless.

**START SAVING AT  
 LoveMyCreditUnion.org**

Some **special people** are celebrating service anniversaries!



**20 yrs**  
 Kelli Rohr  
 Branch  
 Manager



**10 yrs**  
 Annalyn Lerczak  
 Lending  
 Specialist II

- 5 Years - JoAnna Plamondon, Lending Specialist II
- 1 Year - Christine Curley, AVP Member Service
- 1 Year - Megan Kucharek, Member Relationship Representative
- 1 Year - Caleb Engster, Assistant Branch Manager
- 1 Year - Valerie Ornatowski, Contact Center Representative

### Important Dates

**CLOSED**  
 January 1  
 New Year's Day

**CLOSED**  
 February 15  
 Presidents Day



Over 5,000 Shared Branches  
 co-opsharedbranch.org

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

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.