

# NORTHLAND NEWS

SPRING 2019



Judy McKinley, Gaylord Branch Manager, and Pete Dzuris, CEO, along with other credit union leaders meet with Congressman Jack Bergman

## Northland leaders join others from across the country in Washington, D.C. to advocate for credit unions

**N**orthland leaders, along with thousands of credit union officials, recently took to Capitol Hill for the CUNA Governmental Affairs Conference (GAC) in Washington, D.C. While there they stayed informed on legislative issues facing the credit union industry and supported credit union friendly candidates who are representing the best interest of credit union members.

Group meetings were held with multiple senators and political leaders. One big topic that was discussed was that of cyber security. Dialogs were exchanged about the importance of setting national standards to help protect members information against potential threats.



## Thank you!

On Wednesday, May 22nd Northland will host a free Veterans Appreciation Luncheon honoring those who served in the military. The event will be held from 11:30 am to 2:30 pm at the American Legion Hall in Oscoda.



989.739.1401  
northlandcu.com



## Jerry Erickson Scholarship Update

Please note: The Jerry Erickson Scholarship application process is now closed and winners will be notified. Announcements will be made at local high school award nights, through our website, social media and branches.



## Want to stay updated with events and information on your terms?

Find us on Facebook and Twitter and receive the latest information on products that can save you money in 2019.

Go to [www.northlandcu.com](http://www.northlandcu.com) for a direct link to these resources.

**STAY  
CONNECTED.**



# Be careful.



Online fraud could cost you more than money.

## 80 Year Old Woman Arrested for Fraud

Just recently, an 80 year old Florida woman was arrested and charged with criminal conspiracy and fraud for her part in allowing a Nigerian scam artist access to her account.

The story appeared in the November 27th, 2018 edition of the Traverse City Record Eagle because a local cleaning business was defrauded out of \$4,300 as a result of the scam. For the full news article, see the link at the end of this article. While the Nigerian Boyfriend Scam is not a new con, this news story is a bit unique since the 80 year victim is being held accountable for participating in the scam while the Nigerian man couldn't be charged since he could not be found.

What this could signal to the public is that if anyone in the U.S. should fall victim to this well-known scam, they could be on the hook for criminal charges and fines. While many believe this crime only effects the personal victim, it also harms banks and credit unions.

Sources: [https://www.record-eagle.com/news/local\\_news/couple-victims-of-check-fraud-scam/article\\_a9e5379e-a45e-53f9-ad2b-c2e0e2b21cb2.html](https://www.record-eagle.com/news/local_news/couple-victims-of-check-fraud-scam/article_a9e5379e-a45e-53f9-ad2b-c2e0e2b21cb2.html)

<https://www.fbi.gov/news/stories/romance-scams>

## So, what can you do?

If you are contacted by someone online:

- Research the person's photo and profile using online searches to see if the material has been used elsewhere.
- Go slow and ask lots of questions. Don't let them bully you into making a quick or hasty transaction.
- Beware if the individual seems too perfect or quickly asks you to leave a dating service or Facebook to go "offline."
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.
- Never send money to anyone you don't know personally. If you don't know them, don't send money. You will see what their true intentions are after that.



## Judy McKinley named 2018 Credit Union Volunteer of the Year!

The Michigan Credit Union Foundation (MCUF) recently announced Gaylord Branch Manager Judy McKinley, winner of the 2018 Credit Union Volunteer of the Year. Her tireless efforts within her community, assisting Veterans and small business members were just a few of the reasons she was selected. Judy will be formally honored at the Michigan Credit Union League's 2019 Annual Convention & Exposition in Detroit, this June.

Judy McKinley (right) with CEO Pete Dzuris and Assistant Vice President of Lending Operations Olivia Majeski in Washington, D.C., meeting with leaders on key issues.

# Best OF THE Best



## Northland Named One of MemberXP's 2019 Best of the Best Credit Unions

MemberXP, a credit union member experience, measurement platform, has designated Northland as one of 2019's "best of the best" credit unions.

MemberXP awards credit unions that consistently provide exceptional member service. A credit union cannot apply for this award. Best of the Best awards are granted based on quality of member service and how easy it is to use the credit union's services.

This program provides a way for us to hear from our members how to improve their credit union experience," said Pete Dzuris, CEO. "We are delighted that Northland is being recognized and thank our outstanding team for providing exceptional service to our 47,000 members."



## GIVING BACK...



## Hearts for Hospice Bake Sale

Northland branches held a bake sale on Valentine's Day for Hearts for Hospice. During this fundraising campaign, close to \$3,200 was raised!



# Change Agent

## Annie Wilk earns award from Alpena Chamber of Commerce

Annie Wilk, Assistant Vice President of Human Resources, won the 2018 Culture Change Agent Award from the Alpena Chamber of Commerce.

A few years ago a need was identified, Annie and her staff helped implement a training program with management that addressed very important topics within the organization. Some of these are; Team Building, Adapting to Change and more. This program results in positive communication from within the credit union which extends to our members and out to the neighborhoods within the city.



**15 yrs**  
**Wendy Lee**



**5 yrs**  
**Kristine Brenner**

## Some special people are celebrating service anniversaries!

- 15 Years – Wendy Lee, Community Business Lender
- 5 Years – Kristine Brenner, Vice President of Finance and CFO
- 1 Year – Jenny Atkins, Member Service Representative I
- 1 Year – Rylee Teague, Member Service Representative I
- 1 Year – Lani Yax, Member Service Representative I



### Save the Date

Northland's Annual Meeting will happen on Saturday, May 18, 2019 at 9am at the Camp Inn, 3111 US-23, Oscoda, MI.

W E ' L L B E C L O S E D . . .

MEMORIAL DAY / MONDAY, MAY 27 INDEPENDENCE DAY / THURSDAY, JULY 4



Over 5,000 Shared Branches  
[co-opsharedbranch.org](http://co-opsharedbranch.org)

Nearly 30,000 Surcharge-Free ATMs  
[co-opatm.org](http://co-opatm.org)

### Join the Conversation

Like our page on Facebook:  
[facebook.com/NorthlandCreditUnion](https://facebook.com/NorthlandCreditUnion)



Follow us on Twitter:  
[twitter.com/northlandcu](https://twitter.com/northlandcu)



Visit our Website: [northlandcu.com](http://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