

NORTHLANDNEWS

989.739.1401 northlandcu.com FALL 2018

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ID Theft & Imposter Scams

The Federal Trade Commission recently reported **\$905 million in fraud losses in 2017**. Of the **2.7 million fraud reports, identity theft and imposter scams ranked in the top three categories**.

ID theft happens when a scammer uses a person's identity and personal information without permission to commit fraud. Some of the things fraudsters do with stolen personal information are; open credit cards, take out loans, intercept tax refunds, pay for medical expenses, buy air travel, and pay utilities.

Imposter scammers pretend to be a computer technician, IRS official, a grandchild or even a romantic interest. Although there are many types of imposters, they have one common goal. Imposters all try to win a victim's trust and convince the person to send them money.

Crooks know people are most vulnerable when they are emotional, so they intentionally play on people's fear, trust, excitement, and romantic emotions. Romantic scams are on the rise and victims are most often older women who are educated, computer literate, divorced or widowed and usually targeted by Nigerian crime groups.

The internet and telephone make ID theft and imposter fraud easy to commit because criminals can make themselves out to be anyone they want yet remain anonymous and incredibly tough to prosecute.



Here are eight tips to help you protect yourself from fraud:

- If something seems too good to be true, it probably is.
- Don't send anyone money, especially not to Nigeria until you run the situation past a trusted friend or family member.
- Pay safely, don't wire money or pay with a prepaid debit card.
- Never give your credit union info over the phone or internet unless you initiated the contact.
- Don't be pressured to act immediately. Take your time and research the individual or situation.
- Check your credit report every year, carefully look for suspicious items.
- Register your phone number with the National Do Not Call Registry online or by calling 1-888-382-1222. If you still receive telemarketing calls after registering, there's a good chance that the calls are scams.
- Finally, call your credit union to inquire about the validity of the situation. We are happy to help.

If you believe you are a victim of fraud first, file a report with your local police department. You may also contact your state consumer protection office. You can also report fraud to the Federal Trade Commission at **www.ftc.gov/complaint** or call **1-877-FTC-HELP**.



Giving Back...

a few highlights of the many events
NAFCU participated in this summer!



Carol's Baby Pantry:

NAFCU put out a call for funds and needed fall items at their annual company picnic for Carol's Baby Pantry and many from the credit union responded generously. Northland wishes to thank all those that donated. Total amount raised was \$520.00 - in addition were many items such as clothing, toys and supplies. Northland Oscoda branch will also be supporting the pantry for "Make A Difference Day" in October.

Adopt-A-Highway



Houghton Lake's
Brenda Bates
and Heather
Dowland

Relay for Life:

Throughout the summer season, Northland Area Federal employees ramped up their Relay for Life fundraising efforts with multiple events to raise more than \$16,000.00 to support the fight against cancer. Employees from all 15 Northland branches located in Northeast Michigan combined their efforts by hosting several fundraising events this year including, rummage sales, bake sales, a golf outing and a 24 hour event in West Branch.



Northland Vice President of Member Services, Deanna Reeves, said, "I am incredibly proud of the efforts that our people have made in the fight against cancer. I am grateful for the employees and members of our credit union for bringing our communities together for this important cause, and making it fun."

Relay for Life is the signature fundraiser for the

American Cancer Society. Participants volunteer their time and efforts to commemorate the loved ones lost to cancer, raise awareness, and fight against cancer.



Pettalia Honored:

Northland CEO Pete Dzuris, and other Northland staff joined dozens of people in Presque Isle, to honor the late State Representative Peter Pettalia in the unveiling of the renamed stretch of highway in his memory on US 23. Senator Jim Stamos, and Representative Sue Allor joined family, friends, colleagues, and law enforcement for this great tribute to a man who so many respected and loved. At the end of the ceremony jets flew over to mark this momentous occasion.



Kids Day Grayling:

(Left) CEO Pete Dzuris and Harrisville Branch Manager Mike Corcoran help facilitate the prize wheel

(Below) Grayling Branch Manager Matthew Shaw helps kids navigate the large Jenga game



Veterans Appreciation Dinner:



Lisa Abend and Carrie Burr



Ausable Canoe Race:



Skidway Kids Festival:



(L to R) Michelle Neumeyer, Angie Burr and Sarah Franks



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Some special people are celebrating service anniversaries!



15 yrs
Jayme Nagel

- 15 years **Jayme Nagel**, Oscoda Branch Mgr.
- 15 year **Olivia Majeski**, Mortgage Director
- 10 years **Brenda Lester**, Asst. VP of Member Service
- 10 year **Deborah Bosler**, Member Service
- 5 years **Ann Wilk**, Asst. VP of HR
- 5 years **Tonya Knicley**, Member Service
- 5 years **Nichole Gray**, Call Center
- 5 years **Linda Patterson**, Collections
- 5 years **Julia Templeton**, Asst. Br. Manager
- 5 years **Beth Kraenzlein**, Member Service



10 yrs
Brenda Lester



5 yrs
Beth Kraenzlein

*Thank you for all
that you do!*

IRA Statement Notice

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.

The following nomination procedure is an official notice.

In September of 2018, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted until October 31, 2018. 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 18, 2019.

Important Dates to Remember:

- Oct 18 ICU Day – Stop by for refreshments!
- Oct 27 Make a Difference Day
- Nov 11 Thank you, Veterans!
- Nov 22 Thanksgiving Day – closed
- Dec 25 Christmas Day – closed
- Jan 1st New Year's Day - closed



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Follow us on Twitter:
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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
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Glennie Branch

Monday-Friday	10-3 Drive-Thru Only
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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



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