

A word from our Chairman...

Dear Fellow Members,

We celebrated 60 years!

WOW! IT'S BEEN AN AMAZING YEAR for Northland Area Federal Credit Union! I want to thank you for allowing us to serve you, our friends and families, for over 60 years in Northeast Michigan.

MILITARY VETERANS ARE PART OF OUR HERITAGE and sponsoring the Message of Thanks Luncheon in November for more than 350 veterans was the highlight of our 60th Anniversary celebration.

WE ARE COMMITTED TO SERVING the financial needs of our important veterans and will strive to expand our services and support to them in the years ahead.

WE ARE ALSO COMMITTED TO HELPING in the fight against cancer in our local communities and as always, to support our children and schools through volunteerism and free financial education.

Northland is growing!

WHILE MANY FINANCIAL INSTITUTIONS have moved out of our area, Northland is providing loans and no-cost deposit accounts to keep our communities working and growing. Your deposits stay in your town to fuel the economic development of our small communities.

WE ARE RECOGNIZED AS A KEY FINANCIAL PARTNER for small businesses in the ten counties we serve. As we grow, Northland will increase services to Oscoda and our 14 locations with financial planning and investment services.

LOOKING TOWARD 2018 we will build upon the hard work of our staff and volunteers for the next phase of growth at Northland. Next year we will break ground on a new administration building in Alpena that will position us for continued growth in Northern Michigan. Our new facility will help us continue our commitment to provide low-cost financial services in Oscoda and all of our communities.

WE ARE CONTINUALLY STRIVING to be your most trusted financial partner.

Sincerely,

Michael Palumbo

Chairman, Board of Directors



Coming soon to Northland Area FCU: Apple Pay for your Debit Card



The Safer Way to pay with your debit card: When you make a purchase, Apple Pay uses a device-specific number and unique transaction code. So your card number is never stored on your device or on Apple servers, and when you pay, your card numbers are never shared by Apple with merchants.

Keep your purchases private: When you pay with a debit or credit card, Apple Pay doesn't keep transaction information that can be tied back to you.



NAFCU welcomes Financial Advisor Mike McParlan

Michael Jon McParlan is a financial advisor employed by Cuna Mutual (a NAFCU Partner). With over 21 years of experience, Michael maintains the following registrations:

Investment Advisor.

Michael is licensed as an Investment Advisor, which is defined as someone who is paid to provide advice about securities. Investment



advisors can also be paid to manage investment portfolios or offer financial planning services. Other terms commonly used for investment advisors include Investment Advisor Representative (IAR) and Registered Investment Advisor (RIA).

Broker. Michael McParlan is also registered with FINRA as a Broker (sometimes referred to as a broker-dealer registered rep, or RR). Brokers are the sales personnel who work for larger brokerage firms. These firms (also known as broker-dealers) are in the business of buying and selling securities such as stocks, bonds, mutual funds and other investment-related products. These firms are also registered with FINRA and can engage in securities transactions on behalf of its customers (as broker) or for its own account (as dealer).



FROM THE DESK OF CEO PETE DZURIS

Introducing Northland Financial Services Program...

Dear Valued Members,

Trust is everything. And we here at Northland are truly honored at the trust you place in us by being our member. With that in mind, we are pleased to announce the availability of the **Northland Financial Group**. Designed exclusively for credit union members, and located right here at the credit union, the Northland Financial Group offers retirement, insurance and investment programs designed to help you and your family through a lifetime of financial planning needs.

Some of the products and services available include:

- 401(k) / Pension Rollovers*
- Retirement Planning
- Education Funding
- Mutual Funds
- Life Insurance
- Long-Term Care Insurance
- Wealth Management
- Tax-managed Investing**



And, in the spirit of the credit union philosophy, this program is designed to assist a wide variety of members – from those just starting a savings plan to those with sizable assets looking for more sophisticated financial management tools. Whether you're looking for guidance on just one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, please call **Mike McParlan**, financial advisor, at **989-671-7137** for a no-cost, no-obligation analysis.

We are excited about the additional services the Northland Financial Group brings to our credit union, and look forward to providing you with strategies for your retirement, insurance, and investment needs.

Sincerely,

Pete Dzuris, CEO

*Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.

**Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax professional.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution.

Northland Celebrates 60 Years — Thanks Veterans



Northland Area Federal Credit Union capped their 60th-anniversary celebration by serving lunch to over 350 military veterans in northeastern Michigan.

Northland's committee, as part of the Message of Thanks, joined the officers of the Ralph Holewinski VFW Post 1518 to host the second annual Message of Thanks, veterans' recognition luncheon Friday, Nov. 10, at the Gaylord Eagles club.

The luncheon included fellowship, guest speakers and recognition for the military veterans from each branch of the United States armed forces.

The honored guests enjoyed lunch, music, raffles, a photo booth, haircuts, a rifle squad honor and VFW honor guard to salute our nation's fallen heroes.

Michigan 1st Congressional District Representative Jack Bergman was a special guest speaker. Bergman previously served as a United States Marine Corps Lieutenant general and is committed to supporting policies that ensure Michigan's credit unions can continue to provide high-quality, low-cost financial services to their members.

Bergman challenged the veterans and others who attended to "get out there" and continue to serve in their communities.

Northland was founded in 1957, on Wurtsmith Airforce base to serve the service men and women and their families who lived and worked on the base in Oscoda, MI.

Northland CEO, Pete Dzuris said, "We are proud of our military heritage, and we owe our American Veteran men and women a deep debt of gratitude for their patriotism, for their service and their sacrifice."

Howard Spencer Honored



In conjunction with NAFCU's 60th Anniversary celebration, board member Howard Spencer was honored with a Pentagon Memorial plaque. Rose Mary Nentwig, Oscoda Veterans Memorial Park Chairwoman presented Spencer with the plaque. Spencer and his wife Jewel have lived in Northeastern Michigan for more than 45 years.

**COMMITTED TO
OUR VETERANS**



Tawas Area Honor Guard Event Pinning



NAFCU made a significant donation to Hospice of Helping Hands for their 25 veteran pinning ceremonies taking place in 7 counties Oct. - Nov. 17th. Northland donated the pins and high quality embroidered hats for each veteran being honored.

Community Center Grand Opening

Northland Area Federal Credit Union recently sponsored The Chosen Ranch Community Center grand opening at 483 E. Traverse Bay Road in Lincoln, Michigan.



This is an Alcona County organization that helps abandoned, abused and neglected youth of Michigan. For more information about The Chosen Ranch visit www.chosenranch.org



Attention IRA Owners:

The Fair Market Value of your IRA for 2017 is disclosed on your year-end statement. This information is also provided to the IRS.

Payments from your IRA are subject to federal and/or state income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

To change your withholding election, stop at your local Northland branch or call 989-739-1401 to speak to an IRA representative.

AWESOME ANNIVERSARIES



- Marjorie Gonzales, 15 Years (Pictured)
- April Freehling, 15 Years
- Mike Zeimen, 10 Years
- Andrew Dorr, 10 Years
- Amy Sykes, 10 Years

*Congratulations
to all of our
staff members
celebrating
service
anniversaries—
we appreciate
you!*

Dates to remember:

Monday, February 19th— Closed for Presidents' Day



Over 5,000 Shared Branches

co-opsharedbranch.org

Nearly 30,000 Surcharge-Free ATMs

co-opatm.org

Join the Conversation!



Friend us on Facebook:

facebook.com/NorthlandCreditUnion

Visit the 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

Board Notices

Annual Meeting Notice

It's that time of year! Northland's Annual Meeting will be held on Saturday, May 19th, 2018 beginning at 9:00 AM at Wiltse's Restaurant in Oscoda.

Report from the Nominating Committee

On November 22, 2017 the Nominating Committee of Northland Area Federal Credit Union met for the purpose of nominating someone to fill the expiring terms of two current board members.

Letters of interest were received from Mr. Thomas Thompson and Mrs. Jean Thomas. Since there were no other letters of interest submitted to the Nominating Committee, and based on the two applicant's experience and willingness to serve, the nominating committee recommended to fill the up-coming 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 members. The petition may be obtained through February 28th, 2018 from the President's office. Completed petitions must be received by the President's office no later than 5:00 pm on February 28th, 2018. 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 Saturday, May 19th, 2018.

Candidate Profiles

Thomas R. Thompson

Over 13 years of credit union experience collectively as a board member on the Supervisory Committee, and the Board of Directors at Northland. He also continues to educate himself on the issues involving consumers and the credit union movement. Mr. Thompson also attends at least one educational conference yearly and the M.C.U.L. Governmental Affairs Conference. He has completed the Credit Union National Association's Volunteer Achievement Program and the Volunteer Leadership Program. After working for over 30+ years in advertising, Mr. Thompson retired in 2001 and moved to East Tawas in 2003. Background and achievements include: serving in the U.S. Army from 1964-1968 as an Intelligence Specialist in South Korea and Virginia. He holds an Associate B.A. Degree from Ferris State University in Advertising. Mr. Thompson was also a board member with Huntington Woods Reserve Police Department and the Huntington Woods Men's Club, raising money for community programs.

Jean Thomas

Over 32 years of credit union experience collectively as a member, including serving on Northland's Supervisory Committee as Secretary as well as Chair. She was appointed to the board of Directors in 2001, serving officially as Secretary and Vice Chair, along with other committee assignments. She has completed the majority of the courses available for the Credit Union National Association's Volunteer Achievement Program. Mrs. Thomas attends 2 or more educational conferences yearly as well as Michigan Credit Union Leagues Legislative meetings to protect the interests of the consumer in the state of Michigan and throughout the U.S.





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! ¹			
	Classic 0-6 Points	Bronze 7-13 Points	Silver 14-20 Points	Gold 21+ Points
Share Accounts				
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
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
Dormant Account Monthly Fee	\$3.00	\$3.00	\$3.00	\$3.00
Paper Statement Archived Copy Fee (1 month free)	\$1.00 per page	\$1.00 per page	\$1.00 per page	\$1.00 per page
Share Draft Accounts				
Share Draft Checks	Style Prices Vary	Style Prices Vary	Style Prices Vary	2 Free boxes of Exclusive/Specialty Checks /Calendar Yr ²
Starter Checks	\$2.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)
Overdraft Protection Transfer from Share or Line of Credit	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
Courtesy Pay Use Fee	\$30.00	\$30.00	\$25.00	\$20.00
Stop Payment Fee EFT, Single Draft, Multiple in Sequence	\$30.00	\$30.00	\$30.00	\$30.00
Over 20 Draft Copies	\$1.00 each	\$1.00 each	\$1.00 each	\$1.00 each
Non-Sufficient Funds Fee	\$30.00	\$30.00	\$30.00	\$30.00
Return Deposited Check	\$10.00	\$10.00	\$10.00	\$10.00
Termination of Share Draft Account by Credit Union	\$30.00	\$30.00	\$30.00	\$30.00
eServices and Mobile Banking				
Home Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
eStatements	Free	Free	Free	Free
Mobile Banking	Free	Free	Free	Free
Text Banking	Free	Free	Free	Free
Remote Deposit Capture	Not Available	Not Available	Free ^{3,4}	Free ^{3,5}
Lending				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount ⁶	0.25% Discount ⁶	0.50% Discount ⁶
MyLOAN Processing Fee	\$25.00	\$25.00	Waived	Waived
Consumer VISA Rewards Program	Eligible ⁷	Eligible ⁷	Eligible ⁷	Eligible ⁷
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	Not Available	\$100.00 Off Closing Costs
Wires				
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
Miscellaneous				
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	\$1.00	\$1.00	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	\$50.00	\$50.00	\$50.00	\$50.00
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
Safe Deposit Box Annual Fee (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
DISCLOSURES: ¹ 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.				
² Benefit also applies to certain grandfathered accounts. ³ Must meet eligibility requirements. ⁴ Daily limit \$2,000 or 5 checks; Rolling 30-day limit \$5,000. ⁵ Daily limit \$2,500 or 10 checks; Rolling 30-day limit \$5,000. ⁶ Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded. ⁷ Excludes Fresh Start Consumer VISA product.				

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

Effective Date
2/15/2018

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