

NORTHLAND NEWS

SPRING 2018



Pictured above: Pete Dzuris, Northland CEO (back row, center), Congressman John Moolenaar, MI's 4th District (6th from left), Congresswoman Debbie Dingell (7th from left) and Tamara Austin, Northland Executive Assistant (4th from right front row). Not pictured: NAFCU Board Members Mike Palumbo, Howard Spencer, Judy Sharma, Gary Vick and Jimmy Luthmann.

Northland Leaders Speak with Elected Officials in Washington, D.C.

Northland leaders, along with thousands of credit union officials, recently took to Capitol Hill for the CUNA Governmental Affairs Conference (GAC) in Washington, D.C., staying informed on legislative issues facing the credit union industry and supporting credit union friendly candidates who are representing the best interest of credit union members.

Group meetings were held with Michigan Senators Debbie Stabenow and Gary Peters to thank them for their overwhelming support of the legislation being proposed in S.2155. Senators from both sides of the aisle drafted a common-sense piece of legislation that would better allow credit unions and small banks to serve their members. The common sense fixes in S.2155, the bipartisan Economic Growth bill, would significantly impact regulatory relief for credit unions and community banks while retaining tough protections for consumers from big banks of Wall Street.

Our collective voices were heard and on March 14, 2018, the U.S. Senate passed the Economic Growth, Regulatory Relief, and Consumer Protection Act. However, the fight is not over yet; we have to continue to keep the momentum going as S.2155 is now in the House of Representatives.

McKinley honored for serving veterans



Gaylord Branch Manager **Judy McKinley** (pictured on the right) was recently recognized by the State of Michigan (**State Senator Jim Stamas, 36th District**) for her dedicated and honorable service to the Otsego County area veteran's community as the co-founder of the Message of Thanks Committee. The Message of Thanks Luncheon project brought many community organizations together and served hundreds of veterans from the Otsego area as an expression of gratitude for their service and sacrifice on behalf of our country. We are very grateful for all of the hard work Judy put into making the Message of Thanks event such a success and we applaud her dedicated leadership.

989.739.1401

northlandcu.com

Annual Meeting Change of Venue Notice

Please note: due to a scheduling conflict, the annual meeting venue has been changed to:

The Camp Inn
3111 US-23, Oscoda, MI
www.campinnlodge.com

The date and time remain the same: **Saturday, May 19, 2018 at 9 a.m.**



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 2018.

Go to www.northlandcu.com for a direct link to these resources.

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Michael McParlan

FINANCIAL ADVISOR

Office 989-739-1401 ext 4228

Mobile 989-671-7137

Michael.McParlan@cunamutual.com

Northland Financial Group

Located at:

NORTHLAND AREA FEDERAL CREDIT UNION

PO Box 519
4346 East F-41
Oscoda, MI 48750



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Jerry Erickson Scholarship

LEGACY of LEARNING

The Jerry Erickson Scholarship has a new meaning this year.

When this year's recipients of the Jerry Erickson Scholarship are awarded in May, it will give even more of a significant meaning to Jerry's legacy as he recently passed away in January.

Jerry had always been a tremendous supporter of education and many students have been positively affected since the Scholarship was started.

Jerry joined the Air Force in 1953 and served on many bases in Korea at the end of the Korean War. Jerry was one of the last Air Force servicemen to be sent to Korea via ship. He was honorably discharged in 1957. He then enrolled in and graduated from Ferris State Technical School with a degree in accounting.

Jerry and his wife, Donna, have lived in Oscoda for 50 years where he worked for, and retired from, the Department of Defense as deputy accounting and finance officer.

He volunteered and served in several positions for Northland Area Federal Credit Union, formerly Wurtsmith Federal Credit Union. Jerry started volunteering in 1967, and started as a board member in 1968. Jerry retired from the board in 2015 and continued to serve as an emeritus board member until his passing.

The application process is now closed and winners of this scholarship will be announced first to students at their local high school award nights. After this, NAFCU will make announcements through our website, social media and branches.



RELAY FOR LIFE

On Friday, March 16, 2018 most branches participated in the Relay for Life Bake Sale. Thank you to our fantastic employees and members who baked or bought food for such a great cause. Over \$1,600 was raised just that day and there will be plenty more opportunities with monthly events happening up until this summer. Like NAFCU's Facebook page and follow us on Twitter for the easiest way to stay informed.



Best OF THE Best



Northland Named One of MemberXP's 2018 Best of the Best Credit Unions

MemberXP, a credit union member experience measurement platform, has designated Northland Area Federal Credit Union as one of 2018's Best of the Best.

The MemberXP Best of the Best designation is awarded to credit unions that consistently provide exceptional levels of member service during a calendar year. This prestigious award is given to fewer than one in five of the high-performing credit unions using MemberXP's service evaluation platform and is independently granted by MemberXP based on specific criteria, including member service and ease of use.



MemberXP is a voice-of-member platform that allows credit union members to provide immediate feedback on the service they receive. The platform utilizes mystery shops and member surveys to gauge the overall member experience across multiple delivery channels and specific experiences, such as getting a loan or opening a new account.

"This program gives us a platform for listening to members and improving the member experience," said Pete Dzuris, NAFCU CEO. "We are delighted that our member experience is one of the best among high-performing credit unions. We thank our team for providing an extraordinary experience to more than 45,000 members at 15 branches across Northeast Michigan."

Deanna Reeves, NAFCU V.P. of Member Services, proudly displays the Best of the Best Award.

Northland Members and Employees Make Donation to Hearts for Hospice

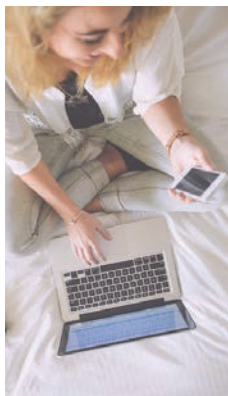
NAFCU members and employees helped raise \$2,302.89 for Hearts for Hospice this year. Pictured are Jeri Harris, Community Liaison from Hospice of Helping Hands, and Brianna Crandall, Branch Manager at the West Branch II office. Hearts for Hospice raises funds through the sale of paper hearts at participating businesses across Northeast Michigan. Donors have the opportunity to write the name of a loved one on the heart prior to it being posted at the participating business. All proceeds benefit the patients and families of Hospice of Helping Hands.

**Hearts for
Hospice**



Coming in April

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.

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.



Northland Presents Benefits at Alpena Veterans Fair

NAFCU was present at the Alpena Veteran Benefits Fair at VFW post 2496. Many veterans learned about the programs that Northland had to offer to benefit its veteran members.

Barbara Sealy from the Alpena Lending Center is pictured at our booth.



Over 5,000 Shared Branches
co-opsharedbranch.org

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

Join the Conversation

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facebook.com/NorthlandCreditUnion

Follow us on Twitter:
twitter.com/@northlandcu

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

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