

# NORTHLAND NEWS

FALL 2019



## Elderly Scam “Victim” Held Accountable for Crime

Not too long ago, 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 two sources at the bottom of this article. While the Nigerian Boyfriend Scam is not a new con, this news story is a bit unique since the 80 year old 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 may 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. 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 cause 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.

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## NEWS FLASH

*Home Equity Loan Rates Plummet*

5 YR ADJ. OPTION  
**3.79%** <sup>\*\*</sup> as low as  
**3.95%** <sup>APR\*</sup>  
Up to 95% loan to value | Easy mobile access

## Best in the business

3.95% ANNUAL PERCENTAGE RATE (APR\*) is adjustable and will reset every five years. After five years the rate will adjust to no less than 4.00% APR\* or no more than 5.79% APR\*, thereafter the rate will never change more than 2% per adjustment period or 6% over the life of the loan and the rate will never be less than 4.00% APR\* or exceed 9.79% APR\* or the maximum allowed by law. \*\*These rates are our “as low as rates” based on the 5 year T-bill and adjustments and restrictions may apply. These rates apply only for Refinance Mortgages for primary and secondary residences as first or second liens. Maximum term of 15 years. Maximum combined loan to value of 95%. \$200 Processing Fee (Does not include fees that are not standard costs). “As Low As” rates are our best rates and are determined by credit score and number of services used. Certain restrictions apply. Please contact us for complete details. \*APR = Annual Percentage Rate.

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Insured by  
NCUA



# Community Involvement!



## Northland Raises \$10,000 for the American Cancer Society in 2019

Northland Area Federal Credit Union spent the months of April, May, and June raising money for the American Cancer Society. They hosted several fund-raising events. These included tote-bag, popcorn, and bake sales throughout the branches as well as can and bottle drives. Additionally, Northland hosted their second annual golf event, a hot dog lunch, and a "best-dressed table" competition which encouraged donations from members. The strong dedication to the cause paid off immensely and \$10,000 was raised and donated to the American Cancer Society. In the words of CEO, Pete Dzuris, "there is no greater feeling than giving to a cause that could help save someone's life. We are humbled to participate in incredible causes like this one, year after year." With as much success that we had this year, Northland will be participating in more events just like this one in the years to come. Pictured: (L to R) Deanna Reeves, VP of Member Services, Trisha Jackson, ACS Community Development Manager and Alane Taylor, Branch Operations.



## Canoe Marathon Oscoda Finish

Northland was a major sponsor this year for the AuSable Canoe Marathon. Seen above (left) team members selling snow cones to benefit Carol's Baby Pantry at the finish line and (right) one of the teams coming in and receiving a snow cone on the house from Northland.



## Oscoda Mem. Park Mural Unveiling

Northland was honored to be able to be at the unveiling ceremony of the wall at Oscoda's Veterans Memorial Park in August. This is a very important addition to help remind our community of the sacrifices made by our Veterans. Pictured: Nick Revitzer, Call Center Manager and Alane Taylor, Branch Operations.



## Financial Education ▲

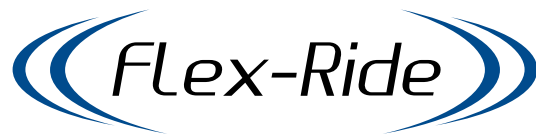
Janelle Tambling, West Branch I, Branch Manager leads a discussion for a local junior high students about budgeting.

## Loans and Credit Building

Student Chad Bohl (left), Matthew Shaw, Grayling Branch Manager (center) & Kelli Rohr, Member Services Representative (right), lead a Youth Loans and Building Credit presentation at Roscommon High School.







## WHY PAY FOR THE WHOLE CAR? PAY FOR WHAT YOU USE.

**Example:**  
**\$40,000 Vehicle**



**NEW AND USED VEHICLES** UP TO FIVE MODEL YEARS OLD

STOP IN AT ONE OF OUR BRANCHES OR CALL FOR MORE DETAILS - 989-739-1401

# Northland Professional Wins National Award

CUNA's Credit Union Magazine announced the 2019 recipients of the Credit Union Rock Stars award. Matt Duthler, Marketing Director at Northland was one of two Michigan credit union professionals who joined the exclusive ranks of Credit Union Rock Stars.

CUNA's Credit Union Rock Stars program recognizes outstanding credit union professionals and volunteers from a wide range of disciplines who use their unique strengths to advance the mission of their credit union. Winners were selected for their exceptional creativity, innovation and passion.

Ann Hayes Peterson, VP of Publishing at CUNA said "50 Credit Union Rock Stars are changing the lives of Credit Union members, staff and communities each day... not only with their product innovations and concern for members' financial well-being, but also with their servant leadership."

Duthler told CUNA, "At Northland, I've been reminded



Matt Duthler, Marketing Director

how much credit unions impact our communities, whether it's helping a small business flourish or taking a risk so a member can secure a car loan for reliable transportation to get to work."

# Some special people are celebrating service anniversaries!



**20 yrs**  
Alane  
Taylor



**5 yrs**  
Joy  
Ellis



**5 yrs**  
Thersa  
Ward

20 years Alane Taylor  
15 years Nicole Foster  
5 years Theresa Ward  
5 years Judy McKinley  
5 years Joy Ellis  
1 year Jessica Hartman  
1 year Jamaican Bygden

1 year  
1 year  
1 year  
1 year  
1 year  
1 year  
1 year

Jessica Blanchard  
Morgan Terry  
Autumn Mann  
Brooke Netmop  
Amanda Papke  
Cheyanne Brock  
Joanna Molina

## Member Shoppers Needed



Northland needs Member Shoppers for our Oscoda, Harrisville, Glennie, and Skidway Lake branches. Here's how it works: As a member shopper you earn extra cash and help us to improve while you do your banking. Mystery shopping is easy. You are already evaluating the service

you receive each time you visit a branch. As a Member Shopper you tell us about your experience so that we can reward Northland employees who are doing a great job and also so that we can make improvements to serve you even better. Visit <https://www.northlandcu.com/new> for more details.

### The following nomination procedure is an official notice.

In August 2019, the Northland Area Federal Credit Union Board of Directors appointed a Nominating Committee Chairman. Nominations for Board positions will be accepted until November 1, 2019. 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 16, 2020.

## Important Dates to Remember

Oct 17 ICU Day - Stop by for refreshments!  
Oct 26 Make a Difference Day  
Nov 11 Thank you, Veterans!  
Nov 28 Thanksgiving Day - closed  
Dec 24 Christmas Eve - Lobby closed  
Drive thru open 9am - 12pm  
Dec 25 Christmas Day - closed  
Jan 1 New Year's Day - closed



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### Join the Conversation

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[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
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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



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.