

# NORTHLAND NEWS

SUMMER 2020

## Northland Awards \$11,000 in Scholarships

Student	College Attending	Course of Study
Nathan Alchin	Central MI University	Chemistry/Mathematics
Sarah Rakoczy	Saginaw Valley State	Pre-Med
Ethan Haire	University of MI - Ann Arbor	Chemical Engineering
Haley Skarin	Alma College	Music Performance
Alexandra Frank	Siena Heights University	Biology/Pre-Vet
Jordyn Katterman	Saginaw Valley State	Physical Education/Biology
Brooke Nowiski	Ferris State University	Pharmacy
Olivia Rasch	Northwood University	Hospitality Management
Timothy Hanson	Saginaw Valley State	Accounting
Trey Heliin	Grand Valley State University	Bio Medical Sciences
Tanner Trafelet	Oakland University	Int'l Relations/Minor-Spanish



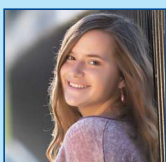
Timothy Hanson



Haley Skarin



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Olivia Rasch



Sarah Rakoczy



Tanner Trafelet



Trey Heliin



Brooke Nowiski



Ethan Haire

The Scholarship Committee would like to thank all of the 2020 applicants for taking the time to apply for this year's scholarship award. These scholarships support one of Northland's most important goals: expanding access to education for student members in our local communities. Award recipients were chosen based on academic achievement, community service/involvement, and essay content.

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3.49% 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 5.49% 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 9.49% 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 90%-95%. \$250 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.

### Virtual Annual Meeting



In light of the ongoing pandemic, Northland is planning on holding its 2020 annual meeting through a virtual Processing on Saturday, August 22nd at 9 am E.S.T. More information will be available on our website: northlandcu.com

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## TEAM MEMBER TEMPORARY WAGE INCREASE

In recognition of the challenges that essential front-line team members face as they continue to support the critical financial needs of our members, Northland provided a temporary wage increase for team members who actively reported to work during that time.



Northland Tawas branch team members working the drive-thru

## NORTHLAND SUPPORTS MANY DURING PANDEMIC



125 Pizzas delivered to a local hospital staff, 6 staff were employed for the day at the local restaurant.

Northland recently donated meals to many different first responder agencies over the past few months to provide organizations a little relief from all the important work they are doing during this pandemic, and to support local restaurants. "Our first responders risk their lives during normal times, and now even more so - we certainly appreciate them and what they are doing for our communities", said Pete Dzuris, President and CEO of Northland.

## NEW HEADQUARTERS UPDATE

Construction has resumed on the Alpena headquarters building. The Governor eased restrictions on construction companies on May 17th, after a 45-day delay. "At this time, we are aiming for a fall completion date" Northland President and CEO Pete Dzuris said. The latest and most notable project is the installation of the large windows. Work is nearing completion on all four levels, including drywall and walls being painted. In addition to this, Northland will announce plans to construct a new, modern, and efficient Oscoda branch office in the future. The new Oscoda office will provide many attributes specifically designed with members' needs in mind, including convenience, efficiency, and high-quality service.



Some **special people** are celebrating service anniversaries!

20 Years – Kristie R.	1 Year – Melissa S.
10 Years – Brad B.	1 Year – Julie C.
5 Years – Linda J.	1 Year – Mary G.
5 Years – Jennifer K.	1 Year – Hayley C.
5 Years – Annamarie M.	1 Year – Harley H.
5 Years – Terry S.	1 Year – Margariete S.
	1 Year – Laura D.

## VETERANS' LUNCHEON

We were very disappointed to cancel our Veteran's Luncheon of Thanks in Oscoda due to COVID-19, but will reschedule in the Fall if gatherings are deemed safe at that time.

## Important Dates

**CLOSED**  
July 4  
Independence Day

**CLOSED**  
September 7  
Labor Day

September 11  
Patriots Day



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## Join the Conversation

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Follow us on Twitter:  
twitter.com/@northlandcu

Visit our Website: northlandcu.com



Check our website for up-to-date branch information as hours may be restricted due to COVID-19.

## 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

## Contact 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



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Has your contact information changed; address, phone, or email? Be sure to let us know, give us a call at 989-739-1401 so we can update it.