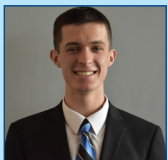


NORTHLAND NEWS

SUMMER 2021

Northland Awards \$10,000 In Scholarships

Student	College Attending	Course of Study
Tanner Trafelet	Oakland University	Int'l Relations/Minor-Spanish
Jordyn Katterman	Saginaw Valley State	Physical Education/Biology
Joseph Kimmerer	Northwood University	Finance
Katie Boensch	University of Michigan	Nursing
Anna Loyer	Western Michigan University	Psychology
Paige Balsler	Oakland University	Studio Art
Carlie Forsythe	Delta College	Dental Hygienist
Olivia Hemker	Alpena Community College	Pre-Medicine
Caroline Forsythe	Delta College	Dental Hygienist
Elle Brownell	Michigan State University	Pre-Dental



Tanner Trafelet



Jordyn Katterman



Joseph Kimmerer



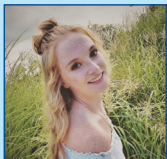
Katie Boensch



Anna Loyer



Paige Balsler



Carlie Forsythe



Olivia Hemker



Caroline Forsythe



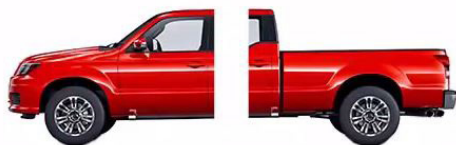
Elle Brownell

The Scholarship Committee would like to thank all of the 2021 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.

LOW LEASE DEALER INVENTORY? TRY FLEX-RIDE

for vehicles up to 5 years old or newer

THE *(Flex-Ride)* PROGRAM COMBINES THE FLEXIBILITY AND OWNERSHIP OF CONVENTIONAL FINANCING WITH THE LOW COST OF LEASING.



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



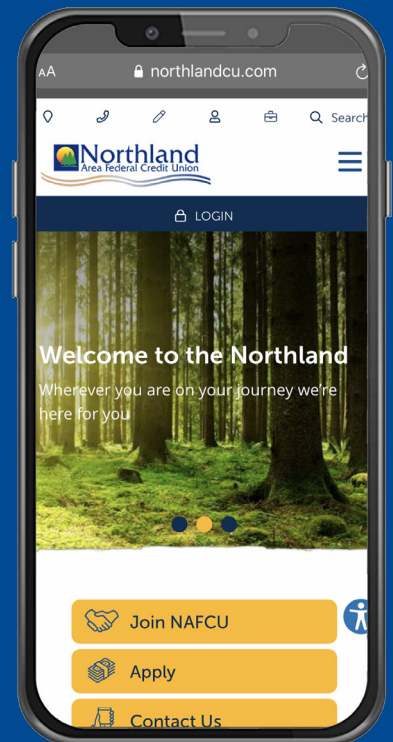
Some **special people** are celebrating service anniversaries!

- 35 Years – Tammi S.
- 10 Years – Judy M.
- 10 Years – Lisa W.
- 5 Years – Danielle C.
- 1 Year – Ron S.
- 1 Year – Megan E.

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*APR = Annual Percentage Rate. 2.99% 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 6.99% APR. However the rate will never change more than 2% per adjustment period or 3% over the life of the loan and the rate will never be less than 4.00% APR or exceed 6.99% APR or the maximum allowed by law. These rates are our "as low as rates" based on the Super F-Rate and adjustments and restrictions may apply. These rates apply only for Reference Mortgages for primary and secondary residences as first or second liens. Maximum term of 35 years. Maximum combined loan to value of 90%. \$950. \$200 Processing Fee and the closing fee if applicable. Does not include fees that are not standard costs. No cash-out 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.

NEW MOBILE FEATURES



Northland recently updated its website with many new features and is more mobile friendly. Take a look at www.northlandcu.com.

Over 5,000 Shared Branches
 co-opsharedbranch.org
 Nearly 30,000 Surcharge-Free ATMs
 co-opatm.org

NMLS 463831

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Visit our Website: northlandcu.com

Subscribe to our YouTube channel
 youtube.com/channel/UCAmvcJqrILLYaUap6xHf7FQ



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
<i>Contact Center</i>		
Mon-Thurs	8-5	
Friday	8-6	
<i>Glennie Branch</i>		
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

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

NORTHLAND UNVEILS VETERANS MONUMENT

On Wednesday, June 9th, Northland Area Federal Credit Union officially celebrated its Alpena headquarters grand opening and the unveiling of a new Veterans monument and benches. The event included guest appearances from Congressman Jack Bergman and a representative from U.S. Senator Gary Peters' office. The local color guard posted the colors to recognize the new memorial. Many other local dignitaries were also there.



Congressman Bergman (L) with Board member Gary Vick (R)

"Our new headquarters represents a milestone in the Alpena community, but more importantly, it allows us to better serve our growing 15-branch network. It also allows us to support those members and communities in our legacy markets as we operate from a new, modern, and efficient facility," said Pete Dzuris, President and CEO. "The Veterans monument was one of the first things planned to include at the new location several years ago, and the final details were in the works for over a year," concluded Dzuris.



hundreds of people in attendance at grand opening and unveiling

The memorial stands over 5 feet tall and almost just as wide. The monument includes emblems from all five armed forces, with the Air Force emblem at the top to signify the importance of our roots in the Oscoda community and the Space Force logo as the launch pad develops and its value to the people of Oscoda. Additionally, the etched center picture is a famous local image that photographer Mike Jones took of a B-52 flying over lumberman's monument. Northland encourages members and non-members alike to come to the headquarters to see the beautiful granite work and tribute to our veterans.

BUSINESSES FINDING SAVINGS AT NORTHLAND

Many local businesses faced challenges during the last year and a half, but business owners have found unique solutions at Northland Area Federal Credit Union. mBank was recently purchased by Nicolet, and with TCF/Chemical turning into Huntington, their customers are looking for alternatives to increasing fees. "We are seeing many business owners moving their deposits and accounts over to Northland during these mergers," said Deanna Reeves, VP of Member Services.

"The combination of frequent changes and seeing Northland's expert experience with commercial accounts & loans as well as the fact that Credit Unions don't merge like banks; has brought over these new members," continued Reeves.

Christine Curley, AVP Member Services stated "What members are finding is low/ no fees at Northland for several products they were being charged for with banks. Bringing their accounts to northland has helped many of them save money or time to help weather the pandemic storm." concluded Curley.



Important Dates

CLOSED
 July 4
 Independence Day

CLOSED
 September 6
 Labor Day

September 11
 Patriots Day