



Our Voice in Washington: Making a Difference at the 2025 GAC



We're proud to share that our President and CEO, Pete Dzuris, and Board Member, Eileen Koutny, recently represented Northland at the 2025 Governmental Affairs Conference (GAC) in Washington, D.C.! The GAC marks a significant milestone in advocacy as more than 6,000 leaders converged on Washington, D.C. to engage with congressional legislators and regulatory leaders on issues impacting credit union members. This premier event, held annually, brought together credit union professionals from across the nation to advocate for our industry and the financial well-being of our members.

The GAC was a vital opportunity to connect with lawmakers and highlight the positive impact that credit unions have on our communities. This year's theme, "Together We Move – Moving with Purpose. Moving with Passion. Moving with Strength," underscores the collective power of our industry to drive positive change. By attending the GAC, our leadership ensured our voice was heard in Washington, D.C., and that we remain at the forefront of efforts to strengthen the credit union movement and improve our members' financial lives.

Pete is pictured in the front row just to the right of Congressman Bergman and Eileen is pictured in the front row, fourth person to the right of the Congressman.

Notice of New Hours of Operation

Effective **April 1, 2025**, the following branches will have revised hours of operation.

Evert

9568 US-10
Evert, MI 49631

Reed City

840 S Chestnut St.
Reed City, MI 49677

Kalkaska

112 S Cedar St.
Kalkaska, MI 49646

Petoskey

919 Spring St.
Petoskey, MI 49770

Mon-Fri: 9 AM - 5 PM

Closed for Lunch: 1 PM - 2 PM

Alpena

1161 N Bagley St. Alpena, MI 49707

Mon-Thurs: 9 AM - 5 PM

Fri: 9 AM - 6 PM

Sat (Drive-thru): CLOSED

For information regarding our branch hours and locations, please visit us at northlandcu.com/nafcu/locations-atms.

Looking for *creative* Auto Financing?

OPEN ROAD

Auto Loan

Ask us for details!

APPLY NOW!

Get Paid Faster

with  Northland
Area Federal Credit Union

Early ACH

Your Pay, Your Way,
Two Days Sooner!

Tired of waiting for payday? Northland allows automatic direct deposit up to two days early, providing quicker access to your money without the need for enrollment!

¹ Certain exclusions may apply, and all prescreening criteria must be satisfied.

² Certain exclusions may apply to this offer. For qualified direct deposits, you may have the advantage of receiving your funds up to 2 days earlier than the standard processing timeframe. However, please note that early availability of funds is not guaranteed and may vary based on factors such as the timing of the receipt of funds into the Credit Union.

Annual Meeting

Northland's Annual Meeting will be held on Saturday, May 17, 2025 at 9 AM. Location is Northland Area Federal Credit Union Headquarters • 1161 N Bagley Street • Alpena, MI 49707

Unlock Your Home's Potential

with a  Northland Area Federal Credit Union

HOME IMPROVEMENT LOAN

GET STARTED NOW!

Apply Today!

northlandcu.com/personal-loan/home-improvement-loan



Don't be a **TARGET** for FRAUD

Northland will **NEVER** call you and ask for remote access to your account; we will never ask you to install apps on your personal device, and we will never ask you to send money via gift cards, bitcoin, or money transfers. If you have questions call us directly, do not hit redial.

Watch Your Savings Bloom

with a  Northland Area Federal Credit Union

MONEY MARKET ACCOUNT

Tier 1 - **1.51** % APY*
\$0 - \$9,999

Tier 2 - **1.66** % APY*
\$10K - \$49,999

Tier 3 - **2.27** % APY*
\$50K - \$99,999

Tier 4 - **2.99** % APY*
\$100K+

OPEN NOW!

*APY = Annual Percentage Yield. 2.99% APY is our highest Money Market rate and requires a minimum deposit of \$100,000. The APY is effective as of 04/01/2025. APY is accurate as of the last dividend declaration date. \$5 Share account required. Interest rates are variable and subject to change. Fees may reduce earnings on the account. Earnings are paid and compounded every month. Dividends are not earned when the balance falls below the minimum. Please ask for additional details.




Over 5,000 Shared Branches
co-opsharedbranch.org


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

NMLS 463831

JOIN THE CONVERSATION

 facebook.com/NorthlandCreditUnion


 [twitter.com/@northlandcu](https://twitter.com/northlandcu)

 Instagram: @thenorthlandcu

 YouTube Channel:
[@northlandareafederalcredit4655](https://youtube.com/northlandareafederalcredit4655)

 Northland Area Federal Credit Union

CONTACT US

 989-739-1401

 northlandcu.com

 Visit northlandcu.com/nafcu/locations-ATMs for hours and locations near you.

AFTER HOURS EMERGENCY NUMBERS REPORT LOST OR STOLEN

ATM or Debit Cards
888-241-2510

Money Orders
800-542-3590

VISA Credit Cards
Consumer: 800-558-3424
Business: 800-552-8855

MISSION STATEMENT

Our Mission is to be our members' most trusted financial partner.



FEDERALLY INSURED
BY THE NCUA

CONTACT INFORMATION CHANGED?

Have your contact details changed (address, phone number, or email)? Please call us at 989-739-1401

Our Offices are **CLOSED**:

- Monday, May 26 - Memorial Day

More Important Dates:

- Tuesday, April 15 - Tax Day
- Sunday, April 20 - Easter Sunday
- Sunday, May 11 - Mother's Day
- Saturday, May 17 - Annual Meeting
- Saturday, June 14 - Flag Day
- Sunday, June 15 - Father's Day