

Welcome Lending Center!

We are delighted to announce the opening of a specialized lending office in Alpena. Staffed by highly skilled lending professionals, our newest location focuses exclusively on the borrowing needs of our members. There are no tellers or cash on the premises. Instead, this new business model serves our membership with lightning-fast loan services for both personal and commercial needs.

During our Grand Opening celebration on June 15th, we were pleased to join forces with Nowicki's Sausage Shoppe to host a bratwurst fundraiser for St. Bernard's Friendship Room. The Friendship Room provides food, clothing and personal supplies to community members in need. Thanks to all the generous folks who joined us in contributing, this outstanding program received \$786 in cash donations plus some additional supplies. Thank you to EVERYONE who joined us for lunch and donated to this great cause!

Lending Center is located at 185 N. State Street in Harborside Center – just across the street from City Hall. The next time you're in Alpena, stop by to say Hello!



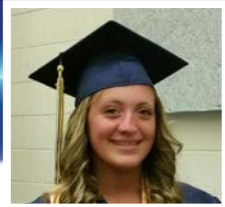
2016 Innovation Award

In June we were honored to accept a 1st Place, state-level industry award for a 2015 MyLoan campaign. We are so proud of our Lending team for streamlining processes, and creating better, faster loans with reduced red tape; our Member Service team for offering members real solutions, and our IT and Accounting teams for working behind the scenes to make sure things run smoothly.

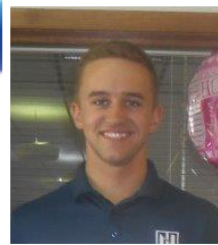
This award represents countless hours of effort to better the lives of our members, and it all started with the simple idea that we could better serve our members. Thank you to all of our staff. We could not be more proud of you!



(L-R) Judy Sharma, Jerry Erickson, Jack Eling, Mike Palumbo and Jimmie Luthmann at the MCUL Annual Convention and Exposition.



Halie Haskin



Eric Ferguson



Haley Anderson



Catalina Butler



Bailey Chrivia

Congratulations Scholarship Winners!

We are proud to announce that five exceptional students have earned \$1,000 awards this year!

The Jerry Erickson Educational Scholarship Fund was established to reward leadership, community service and academic excellence. 2016 award recipients include Haley Anderson and Catalina Butler of Ogemaw Heights High School, Bailey Chrivia of Hale HS, co-op student Halie Haskin of Mio-AuSable HS, and Eric Ferguson of Northwood University. Eric also earned an award last year as a Tawas Area HS senior.

Congratulations, award winners!

Security Corner

“I’m broke – if somebody wants to steal my identity, they can have it!”

People joke about this, but it’s really not funny. You might be surprised what a thief can do when they pretend to be you!

- **They can open new credit accounts** with high fees and higher interest rates, then max them out before you even know there’s a problem.
- **They can trigger an IRS audit** by using your information to get a job. Their employer will report ‘your’ wages to the IRS. When you don’t show those wages on your tax return, it appears that you’re under-reporting your income.
- **They can steal your tax refund** by filing a tax return before you do.
- **They can authorize medical treatment** that costs thousands of dollars in your name.
- **They can get an expensive education** on your dime. In 2013, Student Loan Fraud was already estimated to be an \$874 million dollar industry.³ US Dept. of Education Office of Inspector General, Semiannual Report to Congress, No. 66

Projects are hard.
Financing is easy.

Ask about home improvement specials!



Facts about ID Theft: Everyone is a potential target, and it can take years to correct the damage from having your identity stolen.

What can I do to protect myself? The more layers of security you add to your financial life, the more difficult it becomes for bad guys to do bad things! That's why we arm members with as many security tools as possible.

Passwords - Use unique passwords for every site that requires a login. Make them difficult, change change them often. Northland requires home- and mobile-banking password changes at least twice a year. Some members change them even more frequently, which is an excellent idea.

Alerts - Use mobile- and home-banking alerts to monitor account activity.

Debit/ATM cards - Mobile users, turn off your debit card until you're ready to use it. Use Card Controls in your mobile banking app or download the CardNav app.

VISA cards - EMV Chip Cards are beginning to roll out. Chip cards generate new codes with each transaction and are harder to reproduce than the non-chip variety. There is huge demand as the U.S. converts to the technology, and suppliers are struggling to keep up. Rest assured we are working to bring EMV cards to our members as quickly as possible. Watch for updates on northlandcu.com.

Statements - Make it a habit to verify accuracy. Every statement, every time.

Contact information - Do we have your current info on file? If there's ever an account concern, we can't contact you without it!

Wallet - Photocopy the front and back of each card in your wallet and keep copies in a locked, safe place. If your wallet is ever missing, you'll know exactly what cards may be at risk and what items to replace.

Social Security Card - Memorize the number and keep the card locked safely away. Never carry the card in your wallet. Your SSN is one of the most prized pieces of info an identity thief hopes to steal.

**Consumer fraud is at an all-time high.
Protect yourself - pile on those layers of security!**



Northland
Area Federal Credit Union



**LOVE MY
CREDIT UNION
REWARDS**

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Northland Area Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan



Over 5,000 Shared Branches

co-opsharedbranch.org

Nearly 30,000 Surcharge-Free ATMs

co-opatm.org

Join the Conversation!



Friend us on Facebook:

facebook.com/NorthlandCreditUnion

Check out our Blog:

northlandcu.wordpress.com

Visit the 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

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

IRA Holders: 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 no withholding.

Holiday Hours:

Mon., July 4 – Closed for Independence Day / Mon., Sept 5 – Closed for Labor Day