

NORTHLAND NEWS

FALL 2023

eSTATEMENT CONTEST ANNOUNCED

Sign-up for
e-Statements
and a chance to

WIN-WIN

Get your statements on time
and automatically entered
to win one of 3 great prizes.

Ask for details!



Earn **HIGHER** dividends
As high as **3.00** % APY*
on balances \$ 100,000 plus with a



MONEY MARKET
ASK US HOW!



Federally Insured by the NCUA

APY = Annual Percentage Yield. 3.00% APY is our highest Money Market rate and requires a minimum deposit of \$5,000, the minimum balance required to earn the 3% APY is \$100,000. The APY is effective as of 09/01/2023. 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. If the balance falls below the minimum tier balance requirement, dividends are calculated at a lower percentage. Please ask for additional details.

In the community:



Oscoda Paul Bunyan Fest.



Tawas Vets & Nets



AuSable Canoe Marathon



Northland Challenge a Big Success

The First Annual Northland Challenge was a huge success and generated lots of community interest. Over \$5000 was raised for local non-profits and over 1,000 people came to the carnival. For more information visit our facebook page.



Over 5,000 Shared Branches
co-opsharedbranch.org

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

NMLS 46381

Join the Conversation

Like our page on Facebook:
facebook.com/NorthlandCreditUnion



Follow us on Twitter:
twitter.com/@northlandcu



Visit our Website: northlandcu.com

Subscribe to our YouTube channel
youtube.com/channel/UCAmvcJqrLLYaUap6xHf7FQ



Follow us on LinkedIn:
linkedin.com/company/northland-area-federal-cu



Instagram: @northlandafcu



We're at Your Service!

Northland Branch Hours:
visit northlandcu.com/nafcu/location-atms
for hours at locations near you.

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

Important Dates to Remember

Oct. 9 Columbus Day - closed
Oct 19 International Credit Union Day
Oct 28 Make a Difference Day
Nov 11 Veterans Day

Nov 23 Thanksgiving Day - closed
Dec 25 Christmas Day - closed
Jan 1 closed for New Year's

Looking for a
REFRESHING
Banking Alternative?

LOOK TO THE



Federally Insured
by the NCUA

northlandcu.com
989-739-1401

Save money, live better. *Talk to us about a
NORTHLAND CHECKING ACCOUNT*

The following nomination procedure is an official notice.

The Northland Area Federal Credit Union Board of Directors will appoint a Nominating Committee Chair in October, 2023. Nominations for Board positions will be accepted From Oct 1 - November 1, 2023. 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, 1161 N. Bagley St., Alpena MI 49707.

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 Saturday, May 18, 2024.

Northland Service Anniversaries!

15 years	Kayla M.	1 year	Jennifer S.	Toni S.	Maisy W.
10 years	Michelle C.		Phylliss F.	Wendy K.	Lisa B.
5 years	April M.		Stacey B.	Hilary E.	



Facts: WHAT DOES NORTHLAND AREA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and credit history
- credit scores and income

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Northland Area Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northland Area Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll-free 1-800-336-2328 - our menu will prompt you through your choice(s)

Please note:
If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call toll-free 1-800-336-2328

Continued on page 4...

What we do (continued from page 3)

How does Northland Area Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Northland Area Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or use your credit or debit card ▪ apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Northland Area Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Northland Area Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies, credit card companies and financial advisors.</i>

ATTENTION MEMBERS

We are currently in a routine process to verify specific share and loan balances with our members as of September 30, 2023. Each year we hire an external audit firm and they are required to verify these balances for a sample of our members as part of their procedures. If you receive such a communication it is legitimate & you may respond directly to our auditors, Crowe LLP as requested. You may respond through the mail to their address at Crowe LLP, Attn: CAST, PO Box 7, South Bend IN 46699 or via a secure portal on Crowe's website at: accountconfirmation.crowe.com using the PIN and code provided in the letter.

