

March 2016

Scholarship Applications being accepted

Graduating seniors apply for our credit union scholarship. Available to the Michigan college of your choice.

This scholarship is based on credit union membership, intellectual potential, personal integrity, and enthusiasm for learning, or evidence of desire to better humanity.

The recipient will be selected by the Scholarship Committee. He or she may study in any field at any Michigan school, college or university of his/her choice. Scholarship check will be made payable to the college or university of recipients choice to be used to help defray expenses.

ELIGIBILITY:

1. Recipient must be a graduating senior from our area school district .
2. The recipient must be a member of the Northern United Federal Credit Union, and remain a member if selected for the scholarship.
3. The recipient must have at least a 2.5 Grade Point average.

Requirements: Submit a brief resume about yourself, your GPA, Class rank, the college you plan to attend, field of study, and what your credit union membership means to you.. Applications must be returned to the Credit Union Office by **May 6th, 2016**.

The scholarship winner will be announced at graduation, and check will be made payable to the school you plan to attend. **GOOD LUCK SENIORS!** .

Thank you, and congratulations to our employees for the following years of service. We couldn't provide quality member service without you!

Nancy	April	32 years
Megan	April	9 years
Danielle	June	11 years
Kali	May	2 year
Shannon	June	2 year

We congratulate Nancy on her 32 years with our credit union, and wish her the best. She plans to retire in April, and will be able to spend more time with her Grandchildren.

ATM/DEBIT CARD Notice- You have the right to tell us NOT to pay overdrafts for ATM withdrawal and debit card purchases you make at a store, online, or by telephone. If you do, we will decline these transactions if you do not have enough money in your account to cover them. As a result, you may pay fewer overdraft fees.

To opt out of our overdraft coverage or for information about alternatives we offer for covering overdrafts (including linking this account to another account with us), please contact us at 906-786-

Holiday Schedule

We will be closed:

Memorial Day	May 30th
Independence Day	July 4th
Labor Day	Sept. 5th
Columbus Day	Oct. 10th
Thanksgiving	Nov. 24th
Christmas Day	Dec. 26th

Please use our ATM, night depository and home banking for your convenience.

In compliance with the Fair and Accurate Credit Transaction Act, we are providing the following disclosure: We may provide information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Free Home Banking and E Statements– where ever home is...

Happy Easter

