

Northern United Federal Credit Union

123 S Lincoln Road, Escanaba, MI 49829 Phone: (906) 786-0888 Fax: (906) 786-6762



Spring 2021

NUFCU Annual Meeting

Monday, March 15th, at 2:00 p.m.

Credit Union lobby, all members welcome.

Refund Season is Here

Tax season is in full swing and the IRS started accepting tax returns on *February 12th*. Love My Credit Union Rewards has partnered with TurboTax to offer our members great service on TurboTax products.



TurboTax guarantees 100% accurate calculations so you can be confident your taxes are done right and get your biggest possible refund. TurboTax also offers TurboTax Live where you can talk with a tax professional onscreen for unlimited advice and a final review of your return.



Twist on Fraud Scam

Credit unions that offer Zelle or PopMoney are continuing to be targeted for these scams. How these scams work:

- text alerts to members (appearing to be from the credit union),
- calling those who respond to the text,
- verify the members identity then asking members for their online banking username and tells them they'll receive a code via text or email,
- the member provides the passcode to the fraudster who uses it to log into the member's account using a device not recognized by the system,
- once the fraudster gets logged into your account, they proceed to change your online banking passwords and they use Zelle or PopMoney to transfer funds to others.

If you happen to receive any of these messages or phone calls, DO NOT reply to them. The credit union will not call you or text you with your balance. If you have questions or you run into this problem, notify the Credit Union right away.

Tracfone NET10 WIRELESS total wireless Love My Credit Union rewards

SMALL SAVINGS ADD UP
**YOU COULD BE SAVING
UP TO \$360 PER YEAR
ON WIRELESS**

Keep your phone, number
and network and save
when you switch to
no-contract wireless.

START SAVING AT
LoveMyCreditUnion.org



Protect your debit card with the CardNav App!

You can protect your debit card against fraud and misuse in real time using your smartphone.

1. Download the App
2. Create New User
3. Insert information needed
4. Read/accept terms and conditions
5. Create user login and password

- Turn cards on, off, and back on again, in seconds.
- Use GPS to control transactions within a designated location.
- Limit card use to specific merchants or purchases.
- Control spending by setting limits to match your budget.
- Receive real-time, in-app card-use notifications and spending-limit alerts.

Compatible with any android or apple smartphone.

Summertime Loans

Summer is upon us which means it's time to get outside and enjoy the warm weather. What better way to do that then to get a new camper? We finance all your camping needs, from new/used campers, side by sides, boats and much more. With low rates and affordable payments, we can get you a loan that best fits your needs. Call our loan officer or stop in. You can also apply online at northernufcu.org.



Never miss out on any event or important notices by following us on Facebook, Twitter and Instagram!



Scholarship Applications being accepted
Graduating seniors may apply for our credit union scholarship. Scholarships are 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 checks 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 districts.
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 being a member of the credit union means to you. Applications must be returned to the Credit Union Office by **May 7th, 2021**. Checks will be made payable to the college and student. *Best Wishes*

Holiday Schedule 2021

In observance of the following holidays, we will be closed:

Memorial Day	Monday, May 31st
Independence Day	Monday, July 5th
Labor Day	Monday, September 6th
Columbus Day	Monday, October 11th – as determined by Management if needed for training
Veterans Day	Thursday, November 11th – as determined by Management if needed for training
Thanksgiving	Thursday, November 25th
Christmas Eve	Friday, December 24th, open until 12:30
New Year's Eve	Friday, December 31st, open until 12:30

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



Important phone Numbers:

- Personal Audio Teller: 1(800) 508-9664
- Debit- After Hours: 1(888) 241-2510 or 1(888) 241-2440
- Visa Customer Service: 1(800) 828-3901