

# Northern United Federal Credit Union

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



## Summer 2021

### 2021 Grand Raffle

Tickets Now Available

WIN A \$20,000 CASH PRIZE

or use towards the purchase of either a  
2021 Ford Mustang or GMC Sierra 1500

Second place prize: \$5,000

10 Third place prizes: \$1,000

Tickets are \$5 each or 5 tickets for \$20.

Tickets are available to NUFUCU members, if you are not yet a member or know someone that would like to become a member ask us how to join today!

These tickets will be sold in the Credit Union lobby through **October 25<sup>th</sup>** and the drawing will be held on **Monday, November 22<sup>nd</sup>**. Ticket buyers do not need to be present to win; winners must claim prize within 60 days.

### Splash into Savings

Load up the family this summer and hit the great outdoors! With great weather right around the corner it's time to get you that camper, boat or new vehicle you've been looking at. We currently offer **rates as low as 0.99% for 24 months** for qualifying members, some restrictions apply.

Want to take care of home renovations or remodel your house into the home you've been dreaming about? Apply for a Home Equity loan to make those dreams a reality.

To apply for a loan, you can visit our website at [www.northernufcu.org](http://www.northernufcu.org) or stop in today and see our loan officer.

### Beware of Robocalls

What are robocalls? Robocalls are simply a telephone call with a recorded message. If you are receiving robocalls that are trying to sell you something, they're most likely illegal calls. Signs of an illegal robocall are; does not provide their full name or who they are calling on behalf of, speaks broken English or improper grammar, threatens arrest if money or personal information is not provided, claims to be from the IRS, Social Security Administration, FBI, law enforcement or other government agencies, ask

for payment using prepaid debit card or third-party mobile app payment such as Venmo.

Caller ID has forced scammer to be creative in making calls. The callers may randomly select a phone number to display on your Caller ID (local numbers or even your own number may appear). These calls can be made from anywhere in the world but still appear as a local caller.

Do not trust your Caller ID and do not answer a call from an unknown number. If you do answer, simply hang up! Do not give them any personal information. A few ways to help avoid falling victim to a phone scam: place your number on the National Do Not Call Registry, use call-blocking software and talk your service provider about your options.

**MOBILE DEPOSIT  
ENDORSEMENT**

- #1 Sign back of the check.
- #2 Under signature, write "For Mobile Deposit at NUFUCU Only."
- #3 Check "Mobile Deposit" box on back of check.

CALL US AT (906) 786-0888 FOR QUESTIONS

### Expired/Expiring Debit Cards

If your Debit Card is expiring soon, your card will be good through the end of the month it's expiring. About mid-way through that month, you should receive a new card. You will not receive a new PIN number for your reissued Debit Card. You may continue to use your current PIN.

If your card is already expired and you have not received it, please contact the Credit Union at (906) 786-0888.





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

## Electronic Funds Error Resolution Disclosure

In Case of Errors or Questions About Your Electronic Transfers Telephone us at (906) 786-0888 or write us at 123 S Lincoln Road, Escanaba, MI 49829 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**Holiday Schedule 2021**

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

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

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

NOTICE  
FUNDS AVAILABILITY POLICY – CHANGE IN TERMS  
Our Funds Availability Policy for check holds will change in the following beneficial way:

	Before	Effective July 1, 2021
Deposits not subjects to next-day availability	\$200	\$225
Large deposits and new accounts not subject to next day availability	\$5,000	\$5,525

Additionally, the threshold for determining a repeat overdraft will increase from \$5,000 to \$5,525. Should you have any questions, please call (906) 786-0888.

**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

