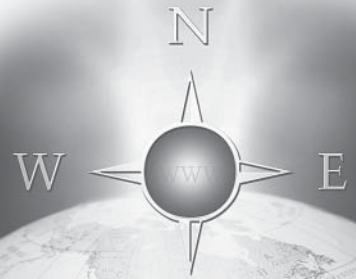


# Northland News



*"You Belong Here!"*

Monthly Publication of Northland Educators Federal Credit Union

December 2008

## Upcoming Events

Christmas Eve—  
December 24

*Credit Union closes at 2 p.m.*

Christmas Day—  
December 25

*Lobby & drive-up closed.*

New Year's Day—  
January 1

*Lobby & drive-up closed.*

Martin Luther King Jr. Day—  
January 19

*Lobby & drive-up closed.*

Staff Training—  
January 22, 7:30-9 a.m.

*Lobby & drive-up open at 9 a.m.*

Credit Union  
Annual Meeting—  
February 21, 2009

## 70 Years of Service: Our Credit Union's History

The new millennium has brought changes to the way our members do business. Northland Educators Federal Credit Union has increased our online services by adding E-statements, online bill pay, and allowing members to access their Visa credit card accounts online. As we conclude our 70th anniversary year, we look forward to finding new ways to serve our members in the years to come!

The employees of Northland Educators Federal Credit Union wish you all a joyous holiday season!



## Your Credit Union Needs You

Northland Educators Federal Credit Union is seeking individuals willing to serve as volunteers on its Board of Directors and Supervisory Committee. If you are interested in serving your fellow members and having a voice in the governance of your cooperative credit union, please contact one of the following individuals:

Marietta Wahl—  
northland@linkup.net

Pat Stanley—  
pstanley@fmrealestate.com.

## Contact Information

1404 12th Avenue North  
P.O. Box 5565

Fargo, ND 58105-5565

Phone: (701) 293-6132

Fax: (701) 232-3221

E-mail: northland@linkup.net

### Lobby Hours:

M-F: 8:30 a.m. - 4:30 p.m.

Sat: Closed

### Drive Up Hours:

M-TH: 7:30 a.m. - 5:30 p.m.

F: 7:30 a.m. - 6:00 p.m.

Sat: 9:00 a.m. - 1:00 p.m.

## NEFCU Welcomes New Member Service Representative



Northland Educators Federal Credit Union welcomes our newest employee, member service representative, Lorie Baum. Lorie comes to us after working for 28 years in the charitable gaming field. She already enjoys sharing in the Credit Union's sense of community and looks forward to getting to know our members.

[www.northlandcu.org](http://www.northlandcu.org)

# CREDIT UNION MARKETPLACE

## FOR SALE:

**Gemeinhardt 3SB Flute**—open hole, in-line G, B foot flute; solid silver w/gold lip plate; case and flute are two years old; GREAT condition, never dropped, dented, or repaired; only played three times and included carrying and flute case. Great buy! (Daughter needs new violin) Asking \$1,200, willing to negotiate. Call Lyn at (218) 477-0096 for more details.

**Five Bdrm, 2.25 Bath Home in North Fargo**—fenced yard, tons of storage, \$187,000 OBO. See zillow.com for more information. Call Dean or Sara at 200-8410.

**Black Hotpoint 30" Over-the-Range Microwave w/Light & Vent Fan**—two years old, \$80. **Entertainment Center w/Glass Door**—TV opening is 26"W x 19"H, \$30. **Black Computer Desk**—\$30. Call Harry or Donna at 237-9368.

**Breezy Point Timeshare**—1 bdrm, 1 bath, sleeps four w/foldout couch, on the beach, prime week (around July 4), \$8,200. Call Kevin at (701) 398-9277.

**MTD Single Stage Snowblower**—\$125. Call Gene anytime at 293-0188.

**1995 Jeep Grand Cherokee Laredo V8**—very good condition, loaded w/options, \$4,000. Call Keith anytime or leave a message at 232-7206.

**1995 Plymouth Voyager Van**—7-passenger, white, very good condition, 141,000 miles, new battery, new tires, \$2,400. Call David at (701) 541-5676 from 3 to 9 p.m.

## CREDIT UNION RATES

### SCHEDULE OF LOAN RATES

Secured Loans 75% and less Loan to Value .....	4.75% - 13.25% APR
Secured Loans 76% and greater Loan to Value .....	5.25% - 13.75% APR
Unsecured Loans .....	9.00% - 17.50% APR
Share Draft Checking Lines of Credit .....	9.00% - 17.50% APR
Share or Share Certificate Secured Loans .....	2.00% above share or share certificate rate
Home Equity Lines of Credit .....	Variable Rate indexed to the Prime Rate
First Mortgage Loans .....	Rates change daily
<i>Applications available through First Class Mortgage. Please call credit union.</i>	
Home Equity Fixed Rate Loans .....	3.50% - 9.50% APR

APR: Annual Percentage Rate

### SHARE SAVINGS, SHARE DRAFT CHECKING AND SHARE CERTIFICATES OF DEPOSIT RATES

3rd quarter share savings dividend .....	0.56% APY
<b>Share Draft Checking Interest</b> .....	0.36% APY (Paid monthly on accounts with an average daily balance of \$500.00 or more.)
<b>Share Certificates of Deposit</b>	
90 days - 179 days maturity .....	1.00% - 3.30% APY
180 days - 364 days maturity .....	1.15% - 3.30% APY
12 months - 23 months maturity .....	1.20% - 3.35% APY
24 months - 35 months maturity .....	1.10% - 3.60% APY
36 months maturity .....	1.05% - 3.55% APY

Share Certificate Rates are subject to change daily. Actual rate depends on amount invested. Please contact the credit union for current rates.

APY: Annual Percentage Yield

## Monthly Prize Drawing

Every month we give away prizes and publish the names of the winners in the newsletter. This month's lucky adult winner of a canvas tote bag is Kate Ulmer. Congratulations!

Check out the Credit Union's great rates!

