

# 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
Fixed Rate Home Improvement Loans .....	8.00% APR
First Mortgage Loans .....	Rates change daily

*Applications available through First Class Mortgage. Please call credit union.*

*APR: Annual Percentage Rate*

## SHARE SAVINGS AND SHARE CERTIFICATES OF DEPOSIT RATES

4th quarter share savings dividend..... 1.51% APY

### Share Certificates of Deposit

90 days - 179 days maturity .....	2.01% - 5.56% APY
180 days - 364 days maturity .....	2.31% - 5.63% APY
12 months - 17 months maturity .....	2.45% - 5.65% APY
18 months - 23 months maturity .....	2.85% - 5.80% APY
24 months - 36 months maturity .....	3.35% - 5.95% 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*

## Credit Union Products, Services & Benefits

Share Accounts	Visa Credit Card	Blue Cross Blue Shield Group Plan
Share Draft Accounts	Direct Deposit	Financial Counseling
Share Certificates	Payroll Deduction	Vehicle Book
Holiday Club Accounts	Automatic Transfers	Deposit Drop Box
IRAs	Loans/Mortgages	Drive-Up
Home Financial Services	Student Loans/Consolidation	Ground Floor Lobby
US Savings Bonds	Pee Wee Penguin Club	Spacious Parking Lot
Travelers Checks	Tomorrow's Leaders Today	Notary Public Service
Money Orders	Credit Life/Disability Insurance	Newsletter
Instant Cash & Check Cards	Term Life Insurance	E-mail/Website

## 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 "Credit Unions Care" cookbook is Danielle Nordsletten. This month's lucky Pee Wee winner of a piggy savings bank is Thomas Robinson. Congratulations!

Check out the Credit Union's great rates!



# Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

February 2007

## Upcoming Events

- Office Closed—  
February 19  
President's Day
- Employee Training  
February 22  
7:30 a.m. - 9 a.m.
- Annual Meeting—  
February 24, 10 a.m. - noon  
Holiday Inn
- Daylight Savings Begins—  
March 11  
*Remember to set your clocks ahead one hour.*
- Employee Training—  
March 22  
7:30 a.m. - 9 a.m.
- Drive Up Only Open  
April 6—Good Friday  
9 a.m. - 1 p.m.

## Your Credit Rights: Free Credit Reports!

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to provide you with a free copy of your credit report, at your request, once every 12 months. The Federal Trade Commission (FTC), the nation's consumer protection agency, has prepared a brochure, Your Access to Free Credit Reports, explaining your rights under the FCRA and how to order a free annual credit report.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.



### How do I order my free report?

You can order your free annual credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling 1-877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.

### A Warning About "Imposter" Sites

The FTC advises consumers who order their free annual credit reports online to be sure to correctly spell [www.annualcreditreport.com](http://www.annualcreditreport.com), or link to it from the FTC's web site to avoid being misdirected to other web sites that offer supposedly free reports, but only with the purchase of other products. While consumers may be offered additional products or services while on the authorized web site, they are not required to make a purchase to receive their free annual credit reports.

## E-Statements Now AVAILABLE!



Northland Educators Federal Credit Union is so excited about the latest addition to our "family" of services that (for a limited time) **WE WILL PAY YOU \$5** when you sign up to receive your monthly or quarterly statement electronically instead of on paper.

Call us at (701) 293-6132, or stop in and ask us to pay you \$5, today!



## Cash & Check Card Security Alert

As you may have heard, a security breach was recently discovered by a major retailer that has a store in the Fargo-Moorhead area. Instant Cash & Check has notified the Credit Union of specific cards which may have been involved in this breach. If your cards were included in this notification, you will be contacted by the Credit Union. Since the cards involved date back as far as 2003, many of the cards involved have already expired or been closed, in which case there may be no reason for concern. However, the breach also involved cards used at certain merchants as recently as 2006.

If we believe your current card was involved in the breach, we will issue a new card to you. If we are unable to determine whether your current card was involved but believe you to be at risk, you will be notified by mail of the risk. We are asking all those contacted to check your account for suspicious activity for the next couple of months. If you see any card transactions you do not recognize, please notify us immediately. Thank you for your cooperation in this matter.



## Missing Something?

Do you make more than three ATM withdrawals in a month? If so, you may have noticed something missing on your last statement. As of January 18, 2007, Northland Educators is no longer charging the \$0.75 per transaction fee for ATM withdrawals after your third transaction each month. You belong here!

## Students: Need Money?



Here are three scholarship opportunities for Credit Union members:

Applications are now available for Northland Educators Federal Credit Union's 2007 scholarship. Credit Union members who are currently high school seniors or college freshman may apply. Applicants may choose from two essay topics, discussing either identity theft prevention or the convenience of credit union services. For more information or for an application,

call or stop by the Credit Union. All applications must be received by May 31, 2007.

The Red River Chapter of Credit Unions has two \$500 scholarships available to high school seniors who are members of a credit union in the Red River Chapter. Applications are available at your credit union and must be completed by April 16, 2007.

The Mid-America Credit Union Association has scholarships available for students graduating from North Dakota or South Dakota high schools. Five \$500 scholarships will be awarded in North Dakota and five in South Dakota. Eligibility information and applications are available at the credit union or online at <http://www.midamericacua.coop/CU/education/scholarships>. The deadline for this scholarship is March 30, 2007.



## Important NOTICE to Our HFS Users

An enhancement designed to provide you increased online security has been added to our Home Financial Services. This enhancement requires action on your part by February 28, 2007. Please log on to HFS and follow the instructions provided. If you have any questions, please contact the Credit Union.

## FOR SALE:

**2005 Dodge Grand Caravan**—loaded with leather and heated seats, power doors, rear air conditioning, mint condition, \$19,000 (book value—\$20,450). Call Becky at (701) 233-6211 between 5:30 a.m. and 8:30 p.m. or visit her at the Credit Union.

**2006 Honda Civic Ex**—4-door sedan, loaded, \$18,400. Call David anytime at (701) 388-3309.

**2000 Ford Crown Victoria**—4-door, power windows, power locks, AM/FM Cassette, 86,000 miles, \$7,000. Call Harry at (701) 237-9368.

**Sears Craftsman 10" Radial Arm Saw**—wheeled stand, numerous extra blades, \$300. Call Galen at (701) 235-7733 or (701) 541-0055 (cell).

**2005 Ski-Doo**—500SS, 950 miles, black/red, SHARP, \$4,350. **1994 Polaris**—500 Indy Trail, low miles, excellent condition, \$1,000. Call Jeanne at (701) 866-2221, (218) 236-4845 (h) or 299-3910 (w).

Provided as a **FREE** service to our members. Ads should be submitted on 3" x 5" cards by the 20th of each month. The ads will run for two consecutive months unless we are requested to remove them sooner.

## WANTED:

**Tilling**—months of April-July. Call Orville or Mike at 293-7698 or 367-3286.

## Photos are now welcome with your classified ads.

If you have a picture of the item(s) you are selling, buying, trading, or renting, please feel free to e-mail a digital file to the Credit Union and we will place it in the newsletter with your classified ads.

## Join Us for Your Annual Meeting

The 2007 annual meeting of Northland Educators Federal Credit Union will be held Saturday, February 24, 2007, at the Holiday Inn in Fargo. A buffet breakfast will be served at 10 a.m. A brief business meeting will follow the breakfast.

Join us for food, games, prizes and good times with your fellow members.

**Reservation Cost:** \$6 per person over 12 years of age

**Reservations:** Can be made by calling 293-6132 or in person at the Credit Union.

**Reservation Deadlines:** 5:30 p.m. Wednesday, February 21, 2007

## Your Credit Union Needs YOU!

Northland Educators Federal Credit Union is seeking individuals willing to serve as volunteers on its Board of Directors. 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:

DeAnne Iverson—[deanne.iverson@ndsu.edu](mailto:deanne.iverson@ndsu.edu)  
 Michaella Vliem—[mmvliem@ictc.com](mailto:mmvliem@ictc.com)  
 Marietta Wahl—[northland@linkup.net](mailto:northland@linkup.net)

**BUY  
SELL  
TRADE  
RENT**

For Your Information:  
A security breach has recently been discovered by a major retailer store in the Fargo-Moorhead area.

There are several opportunities for high school seniors and college freshman to apply for college scholarships, so check out the information to the left.

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