

Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

December 2007

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, SHARE DRAFT CHECKING AND SHARE CERTIFICATES OF DEPOSIT RATES

3rd quarter share savings dividend	1.26% APY
<i>Share Draft Checking Interest</i>	<i>0.52% APY (Paid monthly on accounts with an average balance of \$500.00 or more.)</i>
<i>Share Certificates of Deposit</i>	
90 days - 179 days maturity	1.60% - 4.60% APY
180 days - 364 days maturity	1.85% - 5.22% APY
12 months - 17 months maturity	2.00% - 5.25% APY
18 months - 23 months maturity	2.40% - 5.35% APY
24 months - 36 months maturity	2.90% - 5.45% APY

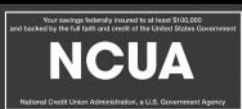
Share Certificate Rates are subject to change daily. Actual rate depends on amount invested. Please contact the credit union for current rates.

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 "Credit Unions Care" cookbook is Harry Wadnizak. Congratulations!

Check out the Credit Union's great rates!



Upcoming Events

Staff Training—
 December 20, 7:30-9 a.m.
 Lobby & drive-up open at 9 a.m.

Christmas Eve—
 Monday, December 24
 Lobby & drive-up close at 1 p.m.

CU CLOSED—
 Christmas Day,
 Tuesday, December 25

CU CLOSED—
 New Year's Day
 Tuesday, January 1

Staff Training—
 January 17, 7:30-9 a.m.
 Lobby & drive-up open at 9 a.m.

CU Closed—
 Martin Luther King Jr. Day
 Monday, January 21

Northland Educators FCU
 Annual Meeting—
 Saturday, February 23
 Holiday Inn, Fargo

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.

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



Credit Card Shopping with Peace of Mind and Happy Returns

Many people appreciate the convenience of credit and debit cards. However, fraud and identity theft are a growing concern, and some people worry about getting proper credit for returned items. Here are some

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Holiday Spending Leaving You Short on Cash?

Skip a payment with our loan special!

Get a new loan or add on to an existing loan at Northland Educators Federal Credit Union from November 1 through December 31, 2007, and no payment will be due until February 2008. Normal credit criteria apply, and interest will accrue until your February payment.

Add-ons to existing home equity or overdraft protection lines of credit are not eligible for this promotion. Loan applications are available on our website, www.northlandcu.org or at the Credit Union.

FOR SALE:

1994 Toyota Celica—burgundy/black, 150,000 miles, good condition, \$3,650. Call Burton at (701) 793-9681.

1995 Ford Ranger E Cab 4x4—Power locks, power windows, power mirrors, sliding rear window, access roll-up cover. Call (701) 240-6610

1996 Lexus 330—Blue/camel, 123,000 miles, very good condition, \$6,250. Call Burton at (701) 793-9681.

2004 Toyota Solara V6—Silver, premium sound, new tires, auto start, 49k, \$12,000/OBO. Call Adam anytime at (701) 306-0154.

Snowblowers—Various sizes and prices. Call Gene for details at (701) 293-0188.

Light Oak Entertainment Center—Glass doors on one side, \$40. Call Tammy 371-2392, leave message if not available.

55" Screen TV w/Attached Storage Cabinet—1998 Magnavox, excellent condition, \$600. Call 282-9330.

2003 Ford Taurus V6 Sedan—4D SES, 67,000 miles, book value is \$7,700, asking \$6,950. Vehicle can be seen at Dakota Rollers Auto, 10 N University Drive, Fargo. Call 232-0373 for more information.

Two Honey-Colored Wood Cribs w/Mattresses—one is lightly used, good condition and one is priced low due to annoying latch, good for older kid or grandma's house, \$100 and \$25. Call Amy (701) 298-7612.

Craftsman 10" Radial Arm Saw—Excellent condition, wheeled stand, extra blades, \$450 OBO. Call Galen, 235-7733 (h) or (701) 541-0055 (c).

Secretary/Computer Desk—46"x18" connected to table (60"x26"), used less than 3 months, \$400. Call 232-8085.

Antique Sideboard—\$1,200.

Trend Grandfather Clock—\$600. Call Donna at (701) 293-5350.



SERVICES:

Music Montage DJ—Music and entertainment service artistically assembled for your special event, locally owned since 1992, www.musicmontagedj.com or call Whitney (515) 745-7363.

CU To Celebrate 70th Anniversary at Annual Meeting

Northland Educators Federal Credit Union is turning 70 in 2008, and we would like our members to join us as we kick-off the celebration at our annual meeting. The meeting is scheduled for **Saturday, February 23 from 10 a.m. to noon** at the **Holiday Inn in Fargo**. We'll have breakfast together, elect our new board members, give out door prizes, and play games. We look forward to this time to celebrate 70 years of service to our members. Sign-up will begin soon, so mark your calendars and plan to join us for this time of food and fun!

continued from page 1: Credit Card Shopping with Peace of Mind and Happy Returns

suggestions to ease your mind and help you protect yourself.

In-Store Shopping



- When you give your credit card in a store, always check the amount of sale before allowing your card to be used.
- Check the total on the receipt or terminal, and do not sign if the amount is incorrect.
- Keep all credit and debit card receipts and check them against your account statements for any errors.
- If buying a gift, be sure to get a gift receipt and check the store's return and exchange policy.

Internet Shopping



- No matter what you want to purchase, there are a myriad of internet sites eager to sell it to you.
- Before you type in your card number for payment, take a moment to check that the site uses a secure server and encryption to protect you against hackers.
- Only give your personal information to companies you trust. If you are visiting a website for the first time, do a little research of their credibility. You can visit the Better Business Bureau website

(www.bbb.org) to see if they are a BBB member and view any reports the BBB has received about them.

- If you are shopping on an auction site such as Ebay, always check the seller's rating and any feedback they have received. Read auction descriptions and terms carefully, and look for sellers who use Paypal or other secure payment systems rather than giving your credit card number to the seller directly.
- Finally, if in doubt, print it out. Keep printouts of product descriptions and order summaries, as well as the site's return policy and the company's contact information.

Returns or Exchanges

- The first rule for returns or exchanges is to know the return policy of the store or website and to follow their instructions to the letter.
- Keep products in original packaging.
- Remember, most stores cannot store your credit card data in their systems for your protection. In order to receive credit back to your card account, you will need to present the card you used for the purchase when you make the return.
- Always ask for a credit receipt, and keep it until the credit shows on your account. Be aware that credits will not show on your account immediately; they can take several days to post.

Wherever you do your shopping, we hope these tips can help you protect yourself and ease your mind. If you notice any suspicious or incorrect transactions on your account, contact the Credit Union. Happy shopping!

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:

Michaella Vliem—mmvliem@cableone.net

Marietta Wahl—northland@linkup.net

Mark Meister—mark.meister@ndsu.edu

Protect yourself from credit card fraud while either in-store or internet shopping by following some helpful suggestions listed in the article on the right.

Consider serving on the board of directors of your Credit Union. We need you!

Credit Union Products, Services & Benefits

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