

# Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

February 2009

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

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

4th quarter share savings dividend.....0.56% APY  
**Share Draft Checking Interest** .....0.36%APY (*Paid monthly on accounts with an average daily balance of \$500.00 or more.*)

**Share Certificates of Deposit**  
 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 George Weatherston.

Check out the Credit Union's great rates!



### Upcoming Events

President's Day—  
February 16

*Credit Union closed.*

NEFCU Annual Meeting—  
February 21, 10 a.m. - Noon  
*Fargo Holiday Inn*  
*Credit Union closed.*

Application Submission  
Deadline for Red River  
Chapter of Credit Unions  
Scholarship—  
March 16

Daylight Savings Begins—  
March 18

Staff Training—  
March 19, 7:30-9 a.m.  
*Lobby & drive-up open at 9 a.m.*

Application Postmark Dead-  
line for Dakotas' Credit  
Unions Scholarship—  
March 31

### 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.

## Help Build Your Credit Union's Future at Our Annual Meeting

Do you want to be more involved at your Credit Union? Did you know that as a member of Northland Educators Federal Credit Union, you are an owner of the Credit Union? All of our members are welcome to attend our annual meeting at the **Holiday Inn of Fargo on Saturday, February 21, 2009.**

This annual event gives members the opportunity to meet the Credit Union's staff and volunteers, to vote for new representatives on our Board of Directors, and to review the Credit Union's annual report. In keeping with this year's theme, "Building Your Future," members who attend will also get an early glimpse of exciting changes happening at your Credit Union this year!

The morning starts with a delicious buffet breakfast, giving you the opportunity to visit with your fellow Credit

Union members. Breakfast will be followed by a brief business meeting. We'll finish the day with games and give-away door prizes.

If you would like to attend the annual meeting, call the Credit Union at (701) 293-6132 or stop by in person.

### Following are the Annual Meeting details:

**Date: Saturday February, 21, 2009**

**Place: Holiday Inn of Fargo**

**Time: 10 a.m. - 12 p.m.**

**Cost: \$7/person over the age of 12  
12 & under attend free**

All reservations must be received by 5:30 p.m. on Wednesday, February 18.

We look forward to seeing you at your Credit Union's annual meeting!

## 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

Be aware of fraudulent e-mails and telephone calls that appear to be from NCUA. Contact the credit union immediately if you feel you have become a victim identity theft.

## Internet/E-mail Fraud Alert



Recently, there have been multiple fraudulent e-mails and telephone calls directed to the general public and credit union

members that appear to be from NCUA (National Credit Union Administration). False e-mails ask recipients to click on a link to confirm, verify, or approve financial account information. If the recipient proceeds, the link directs them to a false website to verify or re-submit confidential information such as account and credit card numbers, Social Security number, password, and personal identification number, or to complete a member satisfaction survey and receive \$80.

A variant, "vishing" uses telephone systems. A vishing scam occurs when a consumer receives a recorded message telling them a credit card and/or financial institution account

has been breached and to immediately call a number provided in the message. The phone number leads the consumer to a fraudulent call center where people are asked to supply or verify pertinent financial account, social security, or credit card information.



NCUA does not ask credit union members for personal information. Anyone who receives a supposed e-mail or phone call from NCUA that asks for account information should consider it a fraudulent attempt to obtain his/her

personal account data for an illegal purpose and should not follow the instructions in the e-mail or phone call.

If you inadvertently respond and provide confidential account information, please notify Northland Educators Federal Credit Union

*continued on page 3*

## NDSU Staff Recognition Luncheon Scheduled

The Office of Human Resources/Payroll is sponsoring the **21st annual NDSU Staff Recognition Luncheon** at 11:30 a.m. on Thursday, April 19, in the Memorial Union Great Plains Room.

Staff retirees and employees with 5, 10, 15, 20, 25, 30, 35, and 40 years of service will be recognized at the luncheon. All NDSU employees are invited to attend the luncheon in support and recognition of their colleagues.

The meal costs \$13 per person and is payable at the Office of Human Resources/Payroll, SGC, 1919 N University Dr, Suite 102. Tickets for the meal may be purchased through Monday, March 30. If you have special dietary needs, or request for accommodations related to a disability, please contact the Office of Human Resources at 231-8961 by Monday, March 30.

## CREDIT UNION MARKETPLACE

### FOR SALE:

**Mother-of-the-Bride dress**—Pink chiffon skirt and pink brocade top with pearl buttons, size 10, from Haute Boutique, \$50. Call Holly at 231-7513 to see a picture.

**Craftsman 10" Radial Arm Saw w/ Stand**—Extra blades, excellent condition, \$400/OBO. Contact Galen at 235-7733 or cell at 701-541-0055.

**Upright Piano**—Ellingson Cincinnati converted player piano, \$200. Call Jean or Mark at (701) 235-5649 between 4 and 10 p.m.

**Black Mapex Drum Set**—Complete with hi-hat, crash-ride combo, throne, and cowbell, \$650/OBO. Call Steven at 701-293-0805 from 3-10 p.m.

**Home for Sale**—110 24th Avenue N., \$175,500, 2028 sq. ft. (not including semi-finished basement), 5 bdrms (three upstairs, two on main floor), bathroom on each floor, upstairs family room, fireplace in basement family room, workshop in basement, large fenced yard, kitchen remodeled in 2003, new high-efficiency boiler in 2003, new shingles in 2006, deck added in 2007. Close to shopping, schools, parks, VA. List price well below tax assessed value. Motivated to sell & willing to deal! Call 701-200-8410 for a showing today!

*continued from page 3: Internet/E-mail Fraud Alert*

immediately. You should change affected accounts and PINS, and take any additional action we recommend to protect your account.

If you feel that you have received a fraudulent NCUA phishing e-mail, please forward the entire e-mail message to [Phishing@ncua.gov](mailto:Phishing@ncua.gov).

*Source: www.ncua.gov/Phishing*

## Attention High School Seniors: Scholarship Money Available



Mid-America Credit Union Association is currently accepting applications for the Dakotas' Credit Unions' Scholarship. To be eligible, applicants must be graduating high school seniors in North or South Dakota and must have been credit union members for at least one year. Five \$500 scholarships will be awarded, five to North Dakota seniors and five to South Dakota seniors. For complete eligibility requirements and to pick up an application, stop by the Credit Union. All applications must be postmarked by **Friday, March 31, 2009**.

The Red River Chapter of Credit Unions is accepting applications for its annual scholarships. High school seniors who are members of a credit union in the Red River Chapter are eligible to apply. Two \$500 scholarships will be awarded. Applications are available at the Credit Union. Submission deadline is **Monday, March 16, 2009**.

## 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
- Online Bill Pay
- Financial Counseling
- Vehicle Book
- Deposit Drop Box
- Drive-Up
- Ground Floor Lobby
- Spacious Parking Lot
- Notary Public Service
- Newsletter
- E-mail/Website