

Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

July 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 AND SHARE CERTIFICATES OF DEPOSIT RATES

2nd quarter share savings dividend.....1.51% APY

Share Certificates of Deposit

90 days - 179 days maturity	1.91% - 5.15% APY
180 days - 364 days maturity	2.21% - 5.22% APY
12 months - 17 months maturity	2.35% - 5.25% APY
18 months - 23 months maturity	2.75% - 5.35% APY
24 months - 36 months maturity	3.25% - 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 Nona Berg. This month's lucky Pee Wee winner of a piggy savings bank is Kaiden Vliem. Congratulations!

We'd like to remind our members that only credit union members are eligible for the lobby drawing. Family members who are not members of the credit union are not eligible for the drawing. Also, only members who actually visit the lobby of the credit union should have their names entered in the drawing. Please do not fill out entry forms for children or adults who are not present, as this is unfair to those members who do visit the credit union. All members who come into the credit union are welcome to enter the drawing. You belong here!

Check out the Credit Union's great rates!



Upcoming Events

- "Discover the Treasures at Your CU" Loan Promotion—
April 1-September 30
- Jon Rolie Memorial Golf Tournament—
July 25 at El Zagal Golf Course
- Dakotas CU Youth Week—
August 5-11
- Employee Training—
August 23, 7:30-9 a.m.
Lobby & drive-up will open at 9 a.m.

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.



Minimize Your Risk of Becoming an Identity Theft Victim

Identity theft is a growing problem in this country. Recent security breaches have left many of our members wondering what they can do to protect their own identities. While nothing can guarantee you won't become a victim of identity theft, you can minimize your risk, and the damage if a problem develops, by making it more difficult for identity thieves to access your personal information.



Protect your Social Security

number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give your Social Security number only when absolutely necessary, and ask to use other types of iden-

tifiers. If your state uses your Social Security number as your driver's license number, ask to substitute another number. Do the same if your health insurance company uses your Social Security number as your policy number.

Treat your trash and mail carefully. To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, always shred your charge receipts, copies of credit applications, insur-

ance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail. Deposit your outgoing mail containing personally identifying information

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"DISCOVER THE TREASURES AT YOUR CREDIT UNION"

WITH A CAR, BOAT, CAMPER, RV, OR TRUCK LOAN

APRIL 1 - SEPT. 30, 2007

Rates as low as

4.50% APR

Normal credit criteria apply.



TREASURE GIVEAWAYS!

- ◆ New money only
- ◆ Purchase or refinance from another financial institution only (internal refinance not eligible for giveaways)
- ◆ Loans greater than \$15,000—Entered into drawing for two \$1,000 loan payments by NEFCU (Drawing held at close of promotion.)
- ◆ Loans over \$5,000—\$40 GAS CARD
- ◆ Loans up to \$4,999—\$1.00 Gold Presidential Coin

Contact NEFCU at (701) 293-6132 for more details or apply online at www.northlandcu.org.

www.northlandcu.org

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in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, contact the post office to request a vacation hold.

Be on guard when using the Internet. The Internet can give you access to countless services but at the same time, it can leave you vulnerable to online scammers, identity thieves and more. For practical tips to help you be on guard against Internet fraud, secure your computer, and protect your personal information, visit www.OnGuardOnline.gov.



Select intricate passwords. Place passwords on your credit card, bank, and phone accounts. Avoid using easily available information like

your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, a series of consecutive numbers, or a single word that would appear in a dictionary. Combinations of letters, numbers, and special characters make the strongest passwords.

Verify a source before sharing information. Don't give out personal information on the

phone, through the mail, or on the Internet unless you've initiated the contact and are sure you know who you're dealing with. Identity thieves are clever, and may pose as representatives of banks, Internet service providers (ISPs), and even government agencies to get people to reveal their identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization. Check an organization's website by typing its URL in the address line, rather than cutting and pasting it—many companies post scam alerts when their name is used improperly—or call customer service using the number listed on your account statement or in the telephone book.

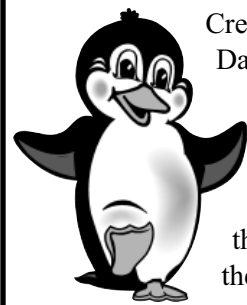
Safeguard your purse and wallet. Protect your purse and wallet at all times. Carry only the identification information and the credit and debit cards that you'll actually need when you go out.

Store information in secure locations. Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house. Share your personal information only with those family members who have a legitimate need for it. Keep your purse or wallet in a safe place at work; do the same with copies of administrative forms that have your sensitive personal information.

Protect yourself from becoming a victim of identity theft by following the steps outlined in the article on the right.

"Stash Your Cash at the Credit Union" is this year's Credit Union Youth Week theme, and NEFCU is excited to celebrate with you. Stop by the Credit Union for more details.

Join Us for Credit Union Youth Week— August 5-11, 2007



Credit Unions throughout the Dakotas will celebrate the Annual Dakotas Credit Union Youth Week August 5-11, 2007. This annual event is a week-long celebration of the involvement of youth in the 89 credit unions in North and South Dakota.

Dakota Credit Union Youth Week is set aside to acknowledge the importance of young people today. They are the future of the credit union movement and are a vital part of this community. Northland Educators Federal Credit Union

is committed to the financial education of youth and is using Youth Week to thank all youth for their participation in the Credit Union.

This year's theme, "Stash Your Cash at the Credit Union" gives us the opportunity to educate our young members on how the credit union can meet their financial needs at each stage of life. We want to teach young people how to make the most of every dollar, and credit union membership is one of the best ways to achieve this goal.

Stop by the Credit Union and share in the fun of Youth Week. You belong here!

FOR SALE:

MOVING SALE

Leather Sofa—Very good condition, \$275/OBO.
Dell Dimension 2400 Computer, Dell 15 inch Flat Panel Monitor, Computer Table—Pentium 4 CPU, 2.53 Ghz, 80GB hard drive, 256 MB RAM, keyboard, mouse, speakers, internal data fax voice modem, instant wireless network PCI card, floppy drive, 2 Samsung CDR/RW drives, XP home operation system, \$299/OBO. Queen Mattress w/Box—pillow top on both sides of mattress, very good condition, just like new, \$249/OBO. Please contact (701) 367-0262.

1997 Chevy Tahoe—Northland Educators Federal Credit Union is accepting bids on a 1997 Chevy Tahoe. Bid forms available at the Credit Union.

1987 Dodge D250—Northland Educators Federal Credit Union is accepting bids on a 1987 Dodge D250 3/4 ton truck. Bid forms available at the Credit Union.

1984 Chevy Freeport Midas 24' Class C Motorhome—77,000 miles, 350 engine, almost everything works, new refrigerator in 2000, 9 to 10 mpg at 55 mph, \$6,000. Call Jay at (701) 236-1596.

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.

FOR RENT:

Apartment—Beautiful character home (1917), extra large (900 sq. ft.) one BR, heat and utilities paid, lots of light, lots of large closets and windows, off-street parking, laundry, \$470. Non smoking and no pets. Call (701) 367-8383.

Apartment—One bedroom, off-street parking, laundry, non-smoking, no pets, heat paid, \$385. Contact: (701) 367-8383 (cell).

**BUY
SELL
TRADE
RENT**

Charity Golf Tournament to Remember CU Member



life. He retired from NDSU in June 2006, and passed

Longtime NDSU employee and credit union member Jon Rolie will be remembered in a golf tournament to benefit the American Diabetes Association. Jon battled diabetes most of his

away just a few months later. The **Jon Rolie Memorial Golf Tournament** will be held at El Zagal Golf Course on July 25, 2007. The tournament committee is seeking prize donations and monetary contributions. If you would like to make a donation, please contact the tournament committee at the following address: Jon Rolie Memorial Golf Tournament, PO Box 5655, Fargo, ND 58105.

Two Recent Security Breaches Affect Our Members



weeks. Letters were sent to affected employees and students to notify them of the breach. It is not known whether anyone actually accessed that information while it was available, and we are not aware of any fraudulent activity resulting from this incident. Since social security numbers were included in the listed information, we strongly urge those affected to notify the social security department and the credit bureaus.

The second issue involves Certegy, a subdivision of the company that handles data processing for Visa cards including those issued by Northland Educators

Northland Educators FCU has been made aware of security breaches that could have an impact on our members.

NDSU recently had a breach where some personal information of some employees and students was made available on the internet for a period of approximately two

FCU. Cardholder information was recently accessed by a Certegy employee and sold to direct sales marketing companies. We have not been notified that our members' cards were among those affected. However, if you receive any suspicious phone calls asking for your personal information claiming to be from the credit union or from Visa, please hang up and notify us immediately via our published number or e-mail address. Remember, we will never call or e-mail you requesting your account information. Visa may contact you to notify you if they have noticed suspicious activity on your account, but will not ask for your card number or other personal information.

If you have been notified that you were affected by these breaches, we recommend that you monitor your account closely and notify us immediately if you notice any suspicious activity. If you wish, you may also place a password on your account to allow us to verify your identity when you call in to the credit union. For more tips on monitoring your accounts and protecting your identity, visit www.consumer.gov/idtheft.

Please be aware of these two security breaches and inform the Credit Union of any suspicious activity.