

Northland Educators Federal Credit Union  
 1404 12th Avenue North  
 P.O. Box 5565  
 Fargo, ND 58105-5565

# Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

March 2008

## Upcoming Events

Application Deadline for  
 Red River Chapter of Credit  
 Unions Scholarship.—  
 March 17

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

Good Friday—March 21  
 Lobby closed & drive-up open  
 9 a.m. - 1 p.m.

Postmark Deadline—March 28  
 Dakotas Credit Unions  
 Scholarship

Deadline for Filing Federal &  
 State Income Tax Returns—  
 April 15

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

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

In 1942, the United States entry into World War II brought with it economic growth. Our Credit Union saw substantial growth over the prior year, and loan demand

decreased. At the same time, several of our board members resigned their posts as they joined military service.

## Northland Educators FCU's Privacy Policy

At Northland Educators Federal Credit Union, we are committed to providing you with all the services you need to succeed financially. Member information is at the heart of our ability to provide quality service to you. You can be confident that your financial privacy is a priority of this credit union. We only collect information about you for lawful business purposes, or as otherwise required by applicable law, and maintain strict security procedures to protect your information.

We may, under limited circumstances, share information with companies to process and/or service member transactions, report to service bureaus, and manage risk. We may also disclose certain information about you to government agencies, consumer reporting agencies, and other outside parties as permitted.

We are committed to taking every reasonable precaution to protect identifying information you provide to us. We have security measures in place to protect against the loss,

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## 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

4th quarter share savings dividend.....	1.16% APY
Share Draft Checking Interest .....	0.42% 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% - 4.05% APY
180 days - 364 days maturity .....	1.25% - 4.50% APY
12 months - 23 months maturity .....	1.30% - 4.55% APY
24 months - 35 months maturity .....	1.20% - 4.45% APY
36 months maturity .....	1.10% - 4.35% APY

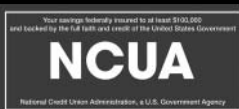
Share Certificate Rates are subject to change daily. Actual rate depends on amount invested. Please contact the credit union for current rates.

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 Harry Wadnizak. Congratulations!

Check out the Credit Union's great rates!



## 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.

**It's "70 Below" and HOT, HOT, HOT at Your Credit Union!**

From March 1 thru October 31, 2008, we will lower the rate you normally qualify for by .70% APR.

**Rates as low as 3.80% APR.**

APR—Annual Percentage Rate  
 Normal credit criteria apply.  
 Purchase or refinance from an outside entity only; no internal refinances.

Apply online at [www.northlandcu.org](http://www.northlandcu.org) or contact us at (701) 293-6132 or 1404 12th Avenue North, Fargo.

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misuse, and alteration of information under our control. Employees and volunteers are trained to respect member privacy, and are prohibited from providing information about members to anyone in any manner which would violate either applicable law or our Privacy Policy. You can help protect your privacy by following these guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PIN's) and passwords.
- Use caution when disclosing your account numbers, social security

numbers, etc. to other persons. Do NOT provide personal information to persons or businesses you do not know.

- Keep your identifying information (address, phone number, name changes) with us current, so that we are able to reach you.

Northland Educators Federal Credit Union's complete privacy policy is available at 1404 12th Avenue North, Fargo, ND or by calling 701-293-6132.

## Phishing Scam Targets NDSU Employees and Students



A recent e-mail scam was sent to NDSU e-mail addresses claiming to be from the Fargo Public Schools Credit Union. It stated that there had been unusual activity in an online account caused by 3rd party intrusion and directed recipients to click on a link which asked for account information. Please be aware that this e-mail is not legitimate. No credit union, including Northland Educators Federal Credit Union will ever solicit your personal information by e-mail or telephone. Do not reply to such e-mails or click on any links provided in them. If you

have any questions about the legitimacy of an e-mail or phone call, please contact the Credit Union at our published phone number or e-mail address.

## NDSU Staff Recognition Luncheon Scheduled April 7

The Office of Human Resources/Payroll is sponsoring the 20th annual *NDSU Staff Recognition Luncheon* at 11:30 a.m. on Monday, April 7 in the Memorial Union Great Plains Room. Staff retirees and employees with 5, 10, 15, 20, 25, 30, and 35 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 \$12 per person and is payable at the Office of Human Resources/Payroll, Old Main 205. Tickets for the meal may be purchased through Monday, March 31. 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 31.

## Attention Students: Scholarship Deadlines Approaching



Scholarships are available to high school seniors who are Credit Union members, but deadlines are approaching quickly. Applications for the *Red River Chapter of Credit Unions Scholarship* must be received by **March 17**. *Dakotas' Credit Unions Scholarship* applications must be postmarked by **March 28**. Applications are available at the Credit Union for both of these scholarships.

NEFCU will never solicit your personal information by e-mail or telephone. Please call if you have any questions regarding the legitimacy of an e-mail or phone call.

Students: If you haven't applied for our scholarships, do so now as the deadlines are quickly approaching!

## CREDIT UNION MARKETPLACE

### FOR SALE:

**2001 Sprinter by Keystone RV**—38' w/two slide outs on seasonal lot. Move right in, very clean. Good walleye, crappies and bass fishing on quiet lake. **Gas grill** (1 year old) and **storage unit**. Call (701) 293-6774 or cell (701) 238-4740. Reasonable.

**2004 Mitsubishi Endeavor Limited**—All options, black leather, heated seats, auto start, new tires, sunroof, titanium pearl, 62,500 miles, \$14,500. Call Adam anytime at (701) 306-0154.

**Asics Men's Running Shoes**—Brand new TN611, size 10 1/2, \$30. Call Larry at (701) 235-9604 in the evening.

**1997 Contour 2.0 Liter**—Top end redone, excellent condition, \$1,200 OBO. Call Jerry at (218) 790-8414.

**Fairfield Fine China**—White plates w/light pink tulips and light blue iris pattern on black border w/gold trim, 8 full place setting w/creamer and sugar bowl, \$40. Call Jill at (701) 367-0223.

**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 Dr., Fargo. Call (701) 232-0373 for more information.

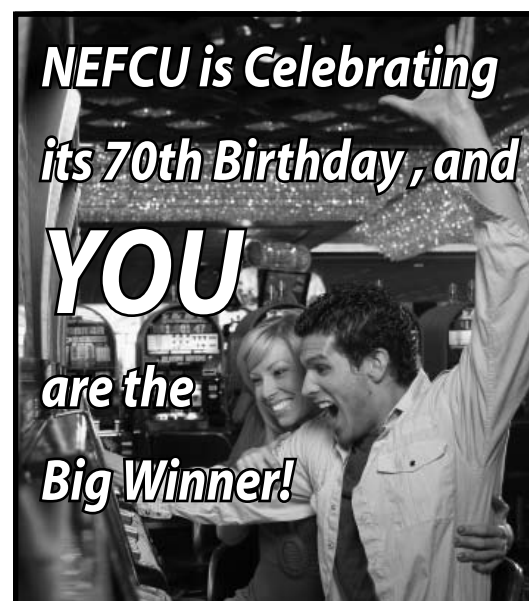
### WANTED:

**Roommate**—2-3 bedroom house, \$375 plus utilities, off-street parking, close to NDSU. Call Lada at (701) 261-7623.

**Old Motorcycles**—Any condition. Call Jake at (701) 793-5454.

## Northland Educators FCU Welcomes New Board Member

In addition to reelecting incumbent board members Don Galitz and Elton Sol-seng, members attending our February 23 annual meeting elected Ronald Stammen to our board of directors. Dr. Stammen is a professor in the School of Education at NDSU. He joined Northland Educators Federal Credit Union in 1991, and has previously served on the board of directors, including a term as the Board President. We thank you for your willingness to serve your fellow members and welcome you to our board of directors!



From January 1 thru December 31, 2008, you can borrow

**\$700 for 7 months at 7.00% APR.**

APR—Annual Percentage Rate  
Normal credit criteria apply.



Apply online at [www.northlandcu.org](http://www.northlandcu.org) or contact us at (701) 293-6132 or 1404 12th Avenue North, Fargo. You belong here!

## 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