

Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

March 2009

CREDIT UNION RATES

SCHEDULE OF LOAN RATES

Secured Loans 75% and less Loan to Value	4.00% - 12.50% APR
Secured Loans 76% and greater Loan to Value	4.50% - 13.00% 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
<i>Applications available through First Class Mortgage. Please call credit union.</i>	
Home Equity Fixed Rate Loans.....	3.50% - 9.50% APR

APR: Annual Percentage Rate

**NEW,
LOWER
RATES!**

SHARE SAVINGS, SHARE DRAFT CHECKING AND SHARE CERTIFICATES OF DEPOSIT RATES

1st quarter share savings dividend.....	0.41% APY
<i>Share Draft Checking Interest</i>	<i>0.26% APY (Paid monthly on accounts with an average daily balance of \$500.00 or more.)</i>
Share Certificates of Deposit	
90 days - 179 days maturity	0.65% - 2.10% APY
180 days - 364 days maturity	0.80% - 2.70% APY
12 months - 23 months maturity	0.85% - 2.75% APY
24 months - 35 months maturity	0.90% - 3.00% APY
36 months maturity	1.00% - 3.40% 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 Val Tareski.

Check out the Credit Union's great rates!



Upcoming Events

Registration Deadline for NDSU Staff Recognition Luncheon—March 30

Application Postmark Deadline for Dakotas' Credit Unions Scholarship—March 31

MONEY ORDER FEE INCREASE TO \$1.00 - April 1.

NDSU Staff Recognition Luncheon: Great Plains Room, Memorial Union—April 9

Good Friday—April 10
 Lobby closed, drive-up open from 9 a.m. - 1 p.m.

National Credit Union Youth Week—April 19-25

Earth Day—April 22

Staff Training—April 23, 7:30-9 a.m.
 Lobby & drive-up 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.

Northland Educators FCU's Privacy Policy

At Northland Educators Federal Credit Union, we are committed to providing you 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, misuse, and alteration of infor-

mation 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.

Building Your Future in 2009

Northland Educators Federal Credit Union is pleased to announce a major physical renovation of its facility at 1404 12th Avenue North! The project, which is scheduled to begin in the second quarter of 2009, will include many features designed to improve the service we provide to our members.

Included in the cutting edge architectural design will be a "concierge" member service station designed to enhance members' in-person experiences at the

Credit Union, a formal waiting area with traditional and coffee bar style seating and Internet access, a designated member personal computer in a secure area, a special section for children, and digital message boards you can check regularly for updates on the Credit Union's latest products and services.

Stop by our lobby to see the architect's drawing of the floor plan, and check for regular updates in our newsletter and on our website. We're building your future in 2009!

NEFCU is happy to announce new members to your Board of Directors and are grateful to their commitment and service during this exciting time for the Credit Union.

Be aware of a cell phone scam using text messages to obtain personal information. Contact the Credit Union right away if you receive a text claiming to be from your Credit Union.

Visa credit card holders are protected with a fraud monitoring system to detect suspicious activity on your account. So rest easy with our fraud alert protection.

Northland Educators Welcomes New Board Members

In addition to reelecting incumbent board member Roger Spilde, members attending our annual meeting elected Barbara North and Julie Schroer to our Board of Directors. Jerry Standifer, who has been serving on the Board of Directors in an interim position, was also elected to maintain that position until 2010.

Dr. North is an emeritus professor in the Health, Nutrition, and Exercise Sciences Department of NDSU. She served on the faculty at

NDSU from 1965 to 2000 and has been a member of Northland Educators Federal Credit Union since 1974.

Ms. Schroer is the pre-health professional advisor for the Department of Biological Sciences at NDSU and also lectures in biology. She is in her first year at NDSU, having previously taught biology at Bismarck State College for ten years. She is also part-owner of a greenhouse in Perham, MN, specializing in perennials.

ND Attorney General Warns of Cell Phone Scam



North Dakota Attorney General Wayne Stenehjem says the Consumer Protection division of his office has received reports of a new scam using text messages to obtain personal

information. Fargo cell phone users have reported receiving text messages claiming to be from First

Community Credit Union warning them of an issue with their account. The text directs recipients to call a phone number for an automated system which requests callers disclose credit card or account numbers.

If you receive any text messages claiming to be from your credit union, do not respond. Instead, contact the Credit Union immediately.

Automated Fraud Alerts Protect Members



Members who have a Visa credit card from Northland Educators Federal Credit Union are protected with a fraud monitoring system that uses an automated calling system to verify account activity. If suspicious activity is detected on your account, you will be contacted at the phone number we have on file. The system will identify itself as calling from Northland Educators' Card Service Center, and ask you to confirm your name. You will need to verify your identity by entering the last four digits of your Social Security number. Once your identity is confirmed, the automated system will ask you to confirm the transaction(s) as legitimate or suspect by following prompts using your phone keypad. If you do not recognize the transaction, the call will be routed to a Fraud Alert Management representative. If all activity is legitimate, the call will end and no

action will be necessary. If you are unavailable at the time of the call, a message will be played asking you to return the call to a toll-free number.

To help this process work effectively, please be sure to notify Northland Educators if your phone number changes. We are also able to store additional phone numbers, so providing us with a cell phone or other alternate phone number will allow the system to contact you as quickly as possible in the event of suspicious activity. Remember, the fraud monitoring system will never ask for your card number or private account information. If you return the call to the toll-free number provided, it will ask to verify your phone number, name, and the last four digits of your social security number.

If you are contacted by anyone requesting your credit card number, account number, or PIN, disconnect the call immediately and notify the Credit Union. As always, be sure to let the Credit Union know if you notice any suspicious activity on any of your accounts.

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.

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!

WANTED:

Roto Tilling—Call Orville at 293-7698 or 367-3286.

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 9 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.

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.**

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