

Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

November 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> 0.501%APY (Paid monthly on accounts with an average balance of \$1000.00 or more.)	
<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 Orville Nelson. This month's lucky Pee Wee winner of a piggy savings bank is Kaleb Vliem. Congratulations!

Check out the Credit Union's great rates!



Upcoming Events

"Skip-a-Payment" Loan Special—
 November 1 - December 31
 Staff Meeting—
 November 21, 7:30-9 a.m.
Lobby & drive-up will open at 9 a.m.

CU CLOSED—
 Thanksgiving Day,
 Thursday, November 22

CU CLOSED—
 Christmas Day,
 Tuesday, December 25

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

Holiday Survival Tips

Once again the holiday season is upon us. While this time of year is meant to be a time of celebration and togetherness, it can also mean stress and financial hardship. If you want to greet the new year with your sanity and pocketbook intact, following these tips can help you.

1. **Make a list and check it twice.**

Before those holiday sales trap you into impulse purchases or guilt prompts you to buy extravagant gifts for your dog-sitter or that guy you occasion-

ally see at the coffee shop, make a realistic list of the people you actually need to buy presents for. Ask your friends and family for their wish lists so you can be sure that you're buying them things they actually want. Sticking to a list can prevent you from over-spending or from being convinced by sales staff that your brother would really love that singing fish. He wouldn't.



2. **Keep supplies in one central place.**
 Save yourself time and headaches by storing holiday wrapping paper, decorations, and things like tape and gift tags in one space. That way you won't waste time looking for them when you need them, or money by buying more of something you already have.

3. **Make a realistic holiday budget.**

Decide ahead of time how much money you have to spend on gifts, holiday parties, and food. Stick to that budget and use credit cards as a convenience only, not as a means of spending more than your budget allows. Remember that anything put on a credit card will cost you in interest if not paid off within the billing cycle.



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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.



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.

www.northlandcu.org

A little preparation can help reduce your holiday stress.

It's here—Interest-Bearing Share Draft Checking Accounts!

Reach out and help our fellow credit union members who have been devastated by the California wildfires by giving to the online disaster relief fund.

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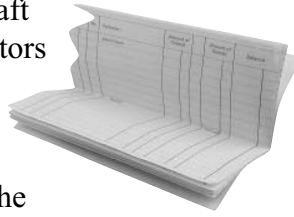
- 4. Make saving for the holidays automatic.** A holiday savings account can be an excellent way to prepare for your seasonal expenses. You can set up automatic transfers into a holiday account at the Credit Union, and we will send you a check for the balance of the account around Thanksgiving each year.
- 5. Pay attention to details.** Making sure that you include the proper batteries for an electronic device and including gift receipts

are little things you can do to help your loved ones enjoy their presents more. Also, be sure to check terms and especially expiration dates on gift cards before buying them. Gift cards without expiration dates can be purchased well in advance of the holidays, saving you a trip during the peak shopping days.

We hope these tips help you make the most of the holiday season and also hope that your celebrations this year are joyful!

Interest-Bearing Checking is Here!

You've asked for it, and we've started it—interest-bearing share draft checking accounts are here! As of October 31, 2007, Northland Educators Federal Credit Union began paying interest on all share draft accounts which maintain an average daily balance of \$1000.00 or more. At this time, the dividend rate for these accounts will be 0.501% APY, or 0.50% APR. No sign-up is required; all share draft accounts meeting the minimum balance requirement will automatically earn this dividend monthly. We are excited to be able to offer this to our members. You belong here!



Help Those Affected by the California Fires

The wildfires in California have damaged over 800 square miles, damaged thousands of homes and businesses, and displaced about one million individuals. In response to this disaster, the National Credit Union Foundation and the California Credit Union League have activated their online disaster relief system at www.cuaid.coop to raise money for credit union employees, volunteers, and members affected by the wildfires. We would like to encourage our members to contribute to this cause. All donations via the website will be forwarded to credit union organizations in affected areas through the National Credit Union Foundation. Let's continue the credit union tradition of members helping members by giving to this cause.

Also, please be aware that scammers are already trying to take advantage of this tragedy by sending out fraudulent e-mails claiming to solicit donations. One such e-mail claims to be from the IRS. Please use caution when making online donations, going directly to websites of your trusted organizations using the address bar in your browser rather than links in e-mails. Let's all stay safe and give generously!

Your Credit Union Needs You

Northland Educators Federal Credit Union is seeking individuals willing to serve as volunteers on its Board of Directors. 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:

Michaela Vliem—mmvliem@ictc.com

Marietta Wahl—northland@linkup.net

CREDIT UNION MARKETPLACE

FOR SALE:

1995 Corsica—145,000 miles, newer battery, trailer hitch, \$1,200 OBO. Call Lowell 200-0625.

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

1993 Toyota Camry LE—Dark green, good gas mileage, very clean inside and out, \$3,500 OBO. Call Casey (612) 386-0217 between 12:30 p.m. and 9 p.m.

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.

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

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.

Wood Burning Stove w/Electric Motor—five insulated, two noninsulated chimney pipes and chimney cup, \$200 OBO. Call 232-1667 no later than 10 p.m.

Antique Sideboard—\$1,200.

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



Set of Four Antique Oak Chairs—Estimated to be 75 years old, \$395. **Secretary/Computer Desk**—46"x18" connected to table (60"x26"), used less than 3 months, \$400. Call 232-8085.

Guinea Pig Cage & Accessories—New, used one month, XL cage, \$40 (originally \$80.)

Nice Maternity Clothes—Large, XL, and XXL, long pants, shirts, dresses, skirts, shorts, etc., various prices. Call Angela at 261-9961, anytime.

1991 Cutlass Supreme Intl.—4-door, red/gray interior, newer tires, CD, \$1,250. Call cell at (701) 388-9312 during the day.



Ladies 10-Speed Bicycle—Fenders, rear rack w/one folding metal basket, \$40. Call (218) 236-7198.

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.

Spacious N Fargo House for Sale—4910 CO. RD 31 (16th St.), 3,066 sq. ft. on 1.9 acres, 3 bdrm w/office or 4th bdrm, 3.5 bath, family Room w/wet bar and fas fireplace, sauna, large kitchen w/eat-in area plus separate dining room, cathedral ceiling & wood fireplace in living room, enclosed dog run, screened-in porch w/wrap-around deck, no specials and a \$3,000 redecorating allowance, \$245,000. Contact Jackie, Advantage Realtors, 701-799-6659.



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.

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