

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

September 2008

Upcoming Events

International
 Credit Union Day—
 October 16
*Stop by for treats and giveaways
 as we celebrate!*

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

70 Years of Service: Our Credit Union's History

The 1980s saw many changes for Northland Educators Federal Credit Union: a new location at the post office building, new services such as share draft checking and Visa credit cards, and the start of the Pee Wee Penguin Young Savers Club. Our membership field was also expanded to include employees of Fargo Catholic Schools and Oak Grove Lutheran High School, NDSU graduate students and family of existing members.

Your Credit Union: It's All About You!

Welcome back faculty, staff, and students! Another school year is upon us, and your Credit Union stands ready to help you with whatever the upcoming year might bring. As your situation changes and the economy buckles, you might be wondering what makes membership at your Credit Union different than having an account in another financial institution. Here are

some of the ways we keep your membership all about you!

It's About Your Security

In troubling economic times, you want to be sure your money is secure. Your Credit Union account is insured by NCUA, the National Credit Union Administration, which is backed

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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
<i>Applications available through First Class Mortgage. Please call credit union.</i>	
Home Equity Fixed Rate Loans	3.75% - 10.00% APR

APR: Annual Percentage Rate

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

2nd quarter share savings dividend.....	0.56% APY
<i>Share Draft Checking Interest</i>	<i>0.42% APY (Paid monthly on accounts with an average daily balance of \$500.00 or more.)</i>
<i>Share Certificates of Deposit</i>	
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

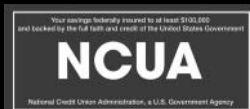
Share Certificate Rates are subject to change daily. Actual rate depends on amount invested. Please contact the credit union for current rates.

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 Shelley Horne. Congratulations!

Check out the Credit Union's great rates!



Contact Information

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 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.



AMERICA'S
 CREDIT UNIONS™

"It's All About You!"



Membership in Northland Educators Federal Credit Union is all about you: your security, your future, your convenience—YOU!

We offer a full line of financial services including:

- 24/7 Online Access
- Online Bill Pay
- Debit and Credit Cards
- Personal Service
- Convenient Location—Across from the NDSU Main Library.
- Great Deposit and Loan Rates

Call, e-mail or stop by today to see how we can work together to meet your every financial need.

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 Website: www.northlandcu.org

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At Northland Educa-
tors Federal Credit
Union we strive to
focus on you:
Your Security
Your Future
Your Convenience!

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by the U.S. government. You may hear of many other financial institutions facing closures or buy-outs due to high-risk lending practices. Your Credit Union, on the other hand, is continuing to grow and is very well-capitalized. You can rest assured that your investment is safe at your Credit Union!

It's About Your Future

In addition to share savings accounts and holiday accounts, Northland Educators Federal Credit Union is proud to offer you IRAs and certificates of deposit to help you invest for your future. You can even set up automatic transfers to contribute to an IRA or to your savings every time your payroll is deposited. We want to help you build for a financially independent future.

It's About Your Convenience

Your Credit Union offers many services to help make managing your finances easier. ATM and Debit cards give you quick access to your money for cash withdrawals or purchases. Our online services allow

you to view your accounts, make loan or credit card payments, or transfer between your credit union accounts. We also offer an online bill pay service to help you stay on top of your regular expenses. Our homepage also features online loan applications, our monthly newsletter, and information about current promotions such as loan specials.

It's About YOU

At your Credit Union, you are more than an account. You are an owner of the Credit Union. You have a voice, and can even vote for our board members at our annual meeting. We strive to get to know you as an individual, and not just a number. You can truly customize your credit union experience to meet your individual needs. Whether you are a student, a parent, married, single, working, or retired, we have services to fit your situation. Stop by the Credit Union today and let us know how we can make your experience the best it can be!

Telephone Scammers Pose as Visa Representatives

Northland Educators FCU has been made aware of a telephone scam circulating involving Visa cards. Callers claim to be representatives from Visa's fraud department and tell the cardholder about fictitious fraud activity on his/her account. They do not ask for the card number, but do ask for the three-digit CVV-2 security number from the back of the card. These numbers are designed to be used for phone or internet transactions to verify that you are in possession of your card. Do not give them to anyone unless

you have initiated the call or online transaction to a trusted business. Please note that while Visa does have fraud monitoring and will occasionally call to verify transactions on your account, they will never ask for your card number or 3-digit security number. If you are ever unsure of the validity of a phone call claiming to be from Visa, please hang up and call the credit union directly, or call 1-800-VISA-911 (1-800-847-2911) for Visa's Global Customer Assistance Center.

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 or contact us at (701) 293-6132 or 1404 12th Avenue North, Fargo.

Call today and receive a great loan rate!

CREDIT UNION MARKETPLACE

FOR SALE:

30-Gallon Aquarium w/all Accessories—heater, filter, decorations, gravel, \$125. **Basketball Hoop w/Mountable Backboard**—\$30. Call Kay at 237-5608.

Dorm Size Refrigerator—Used only one semester, excellent condition, 4.2 cubic feet, \$80. Call Lorna at 293-0603 from 5-10 p.m.

Craftsman 10 Radial Arm Saw—Excellent condition, many extra blades, \$400. Call Galen, (701) 541-0055 (cell) or (701) 235-7733 (home).

South Fargo Home—4 bdrm, 2 ba, large rooms, screen porch, remodeled bath, finished basement, \$164,900. Call Lori at (701) 239-9078.

North Fargo Home—5 bdrm, 3 ba, great family home, fenced yard, deck fireplace, finished basement, \$194,900. Call Sara at (701) 280-1278. Go to www.zillow.com for photos and value estimates.

Happy Credit Union Day 2008

We're celebrating a special day, and you're part of it. Join us October 16 to celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me."

International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement and those who own it.

We want to take this opportunity to thank you for being an important part of Northland Educators Federal Credit Union. It's members like you who help to make up this truly special organization, not shareholders or other motives. You own your credit union, and we are here to serve you.

Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates. Credit union mem-

bers save \$240 a year per household according to data from the Credit Union National Association (CUNA). Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

In honor of International Credit Union Day, we will have treats and giveaways in the Credit Union lobby, as well as a coloring contest for our Pee Wee Savers.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at (701) 293-6132. We look forward to seeing you.

my credit union
it belongs to me™

NEFCU is Celebrating its 70th Birthday, and YOU are the Big Winner!

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 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
- 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