

Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

October 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

3rd quarter share savings dividend	1.26% APY
<i>Share Certificates of Deposit</i>	
90 days - 179 days maturity	1.85% - 5.10% APY
180 days - 364 days maturity	2.11% - 5.22% APY
12 months - 17 months maturity	2.35% - 5.25% APY
18 months - 23 months maturity	2.75% - 5.45% APY
24 months - 36 months maturity	3.25% - 5.50% 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 Justin Reynolds. 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

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

CU CLOSED—Saturday,
 October 27
2007 Fall Planning Session

CU CLOSED—
 Veteran's Day
 Monday, November 12

CU CLOSED—
 Thanksgiving Day,
 Thursday, November 22

Sunday, November 4—
 Daylight Savings Time Ends
 at 2 a.m.
Remember to set clocks back one hour.

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.



Test Your Financial Fitness



Do you dream of a bright financial future for yourself and your family? Many people wish to improve their quality of life and increase financial stability, but don't

know how to do it. Financial wellness is something that is accomplished through persistent, daily efforts as well as long-range planning. Here are some questions that can help you test your own fitness level and show you what areas you could improve upon to reach help you reach your goals.

statement? Reconciling your account helps ensure that you've accurately kept track of your expenses and deposits. It also gives you a reminder of what you are spending your money on, allowing you to track your spending habits. And it's an easy way to monitor your account for any suspicious activity that could be a sign of identity theft or fraud.

2. Do you keep credit card balances low and pay them off each month? The amount of outstanding debt you keep plays a large role in determining your credit score. Paying off your balance each month will save you in interest and finance charges, and will help build your credit.

3. Have you set some financial goals? Goal-setting gives you

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Coming Soon: Online Bill Pay Service



Northland Educators Federal Credit Union is happy to announce that we will soon be offering online bill pay to our members. We are currently testing this service and hope to make it available to our members in early 2008. This service will be available to members through our existing Home Financial Services site, so you will not have to remember an extra login or password. All members who sign up for the service will get their first year of use free.

We will have sign-up information available soon, so keep watching this space for further details.

Increase your financial stability by following some of these easy guidelines.

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something to work toward. Some examples are to lower your debt, to buy a car, or begin investing.

- 4. Have you built up your savings to cover at least three months of expenses?** It's important to have a cushion for emergencies such as loss of a job or extended illness. You may wish to make your savings automatic by setting up a direct deposit or automatic transfer through your credit union.
- 5. Do you save for expensive items you want or need?** Try saving up for that computer instead of putting it on a credit card, and you will not only save the money you would have spent on interest, but also will probably take more time to be sure you buy the one you really want.
- 6. Do you participate in a retirement savings plan?** Most employers offer some sort of retirement savings plans

which take the money from your pay check pre-tax. Some employers will match a portion of employees' contributions. If you don't have such a program available, you could invest in an IRA. The earlier you begin saving for retirement, the more time your money has to grow before you retire.



Are you in prime financial fitness? Or are you still sluggish? Working on your financial wellness can feel

as exhausting as a physical workout, but the rewards you will reap are great. For help in reaching all of your financial goals, stop by or call us at the credit union. We can help you save for your future with share savings accounts, IRAs, or certificates of deposit, and our loan officers can help you with your loan and credit card questions. You belong here!

Members Benefit From Credit Union Treasures



Northland Educators Federal Credit Union recently concluded our "Discover the Treasures at Your Credit Union" loan special. For this promotion, we gave away \$40 gas cards for new loans over \$5,000, and presidential dollar coins for new loans under \$5,000. Those who received loans greater than \$15,000 were also entered into a drawing from which two winners received a \$1,000 loan payment. Our members received 117 gas cards and 13 presidential coins, and 46 members were entered in our drawing. Congratulations to

LaMae Iwen and Whitney Davidson who were our drawing winners. Thank you all for participating—you belong here!

Your Credit Union Needs You!

Northland Educators Federal Credit Union is seeking an individual willing to serve as a volunteer on its Supervisory Committee. This would be a great opportunity for a student member to gain practical experience in the review of credit union financial records and its system of internal controls. If you are interested in serving your fellow members and participating in the governance of your cooperative credit union, please contact one of the following individuals: DeAnne Iverson—deanne.iverson@ndsu.edu or Marietta Wahl—northland@linkup.net.

The Credit Union is looking for a volunteer to be on its Supervisory Committee.

CREDIT UNION MARKETPLACE

FOR SALE:

03 Cadillac DeVille—DTS, 46K, cashmere, soft top, warranty, \$17,000. Call (701) 235-8118.



Foosball Table—full size, heavy duty, original single goalie style, much like deutschmaster tables, very good condition, \$250. **55 Gal Aquarium Setup**—complete w/pumps, filters, hoses, gravel, etc., many extras, \$100. Call 293-3889.

Queen Size Mattress, Box Spring, & Frame—Like new, \$150. If interested, please call Char at 232-8138 and leave a message.

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

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.

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

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.

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.

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.



Fire Truck Toy Box—6'5" long, 2' wide, 2'4" tall. Call Ralph at (701) 277-1840.

Corner Computer Desk w/Slide Out Keyboard Tray—\$25 OBO. **Drafting Table w/Chair**—\$30 OBO. **38 Gal Fish Tank**—w/some accessories, \$50 OBO. **Old-Style Operator Chairs**. Call 237-9368.

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.



FOR RENT:

Apartment on Main Level of House—Beautiful, heat and water paid, 2 or 3 bedrooms, lots of light, off-street parking, near NDSU, laundry, non-smoking Call (701) 293-1505.

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