

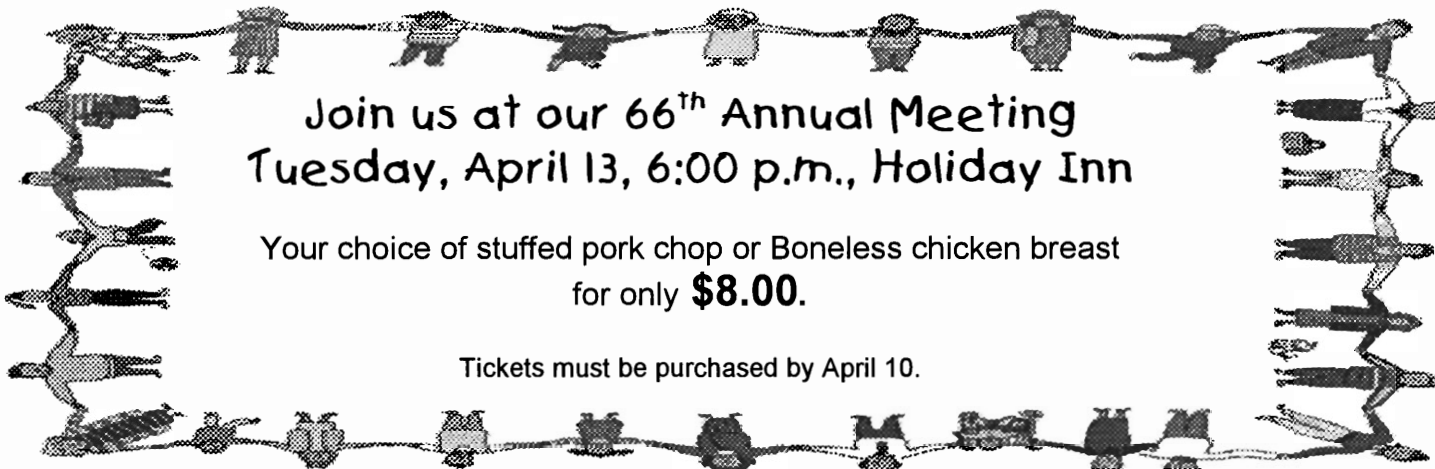


Our members are our stockholders!



Vol. 19
April 2004

Northland Educators Federal Credit Union
1404 12th Avenue North – P.O. Box 5565 – Fargo, ND 58105-5565
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E-Mail: northland@linkup.net Web site: www.northlandcu.org

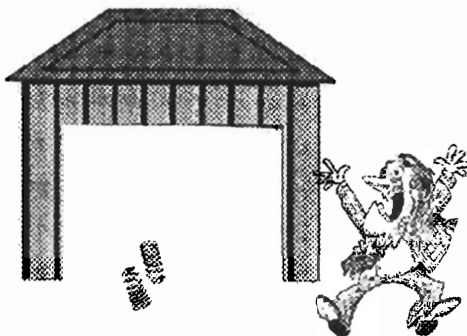


Join us at our 66th Annual Meeting
Tuesday, April 13, 6:00 p.m., Holiday Inn

Your choice of stuffed pork chop or Boneless chicken breast
for only **\$8.00.**

Tickets must be purchased by April 10.

Got that empty feeling? Fill it up with this loan special!



Rate as low as **4.25% APR***
No payment for 90 days
\$25 gas card with approved loan
over \$5000

(No application fee or minimum balance required.)

* Rate is .50% off current collateralized rate.
*.25% deduction for payroll deduction or direct payment.

Must be a purchase or a refinance from another financial institution. Normal credit criteria applies.

This publication serves as the official notification of all changes in rates and new programs offered. We serve North Dakota State University, Concordia College, West Fargo schools, Oak Grove high school, Fargo catholic schools, students of NDSU, and all public schools in Cass County except Fargo public schools.

"Board Meeting"

The Place to Meet YOUR Volunteer Board Members

"The credit union is the **BEST** place for anyone to get the most help in obtaining a loan – and other financial services," is how LaMae Iwen, board member for nine years, responded when asked why someone should join the credit union. "Our goal is to provide friendly service and ensure members get a fair deal."

LaMae has served on the NEFCU Board of Directors since 1995. Prior to serving as a board member, LaMae served on the credit union's Supervisory Committee. The Supervisory Committee is responsible for ensuring that the credit union has an adequate system of internal controls and that the financial statements fairly and accurately represent the financial condition of the credit union. It was while LaMae served on the Supervisory Committee that she was approached and asked to run for the Board of Directors.

LaMae retired from her position as Accounts Payable Manager at NDSU after 28 years of service. Retirement does not necessarily equate with rest in LaMae's case; she keeps busy traveling, fishing, snowmobiling, and volunteering at her church. LaMae's "at-home" family is her husband, Gene. All their children have flown the nest, but they and the grandchildren frequently find their way back to the home place.

LaMae sees the biggest challenge currently facing the credit union as staying competitive with other financial institutions while maintaining our philosophy of providing quality member service.

LaMae serves with eight other volunteer board members to ensure that NEFCU provides quality member service and meets the needs of its member-owners. Let her know how we're doing!

We're looking 4 a few good members

The credit union is in need of members who wish to make a difference and help guide us into the future by agreeing to be a nominee in our annual Board of Directors election. The terms of Ron Smith, William Njanje and LaMae Iwen expire this year.

The Board of Directors meets on the 3rd Tuesday of each month. During the school year the meeting begins at 4:00 p.m. and during the summer at 7:00 a.m. A meal is provided at each meeting.

If you are interested in running for a position on our Board of Directors, please contact a Nominating Committee member, Cheryl Wachenheim at cwachenh@ndsuext.nodak.edu, Judy Moe at jmoe@ndsuext.nodak.edu or Marietta Wahl at northland@linkup.net.

High School Seniors: Scholarship deadlines approaching

The Red River Chapter of Credit Union will be awarding two \$400.00 scholarships to high school seniors in May. Deadline for submitting your application is April 16. The topic is "How will technology impact the future of credit unions?"

In May 2004, the North Dakota Credit Union League will award six \$500.00 scholarship to those high school students who best explains what the cooperative spirit of "people helping people" means to them and how they have shown this spirit in their own lives.

This credit union will be awarding two \$500.00 scholarships in May also.

Applications are available at the credit union. Remember, you can't win if you don't apply!

Best times to avoid the rush

There are certain times of the day that the credit union is busier than at other times. If you would like to avoid having to wait in line, the staff suggests that you try to visit us at a time other than the times listed below:

- 11:30 a.m. to 1:00 p.m.
- 3:30 p.m. to 4:30 p.m.
- 4:00 p.m. to 4:30 p.m. when payday lands on a Friday.

Also try to avoid time-consuming transactions, like having us count your coin collection, at these times.

It is our desire to provide quality member service whatever the time or day of the week. We appreciate your patience and understanding during our "rush hours."

CREDIT UNION MARKETPLACE

Provided as a free service to **our members**. Ads should be submitted on 3"x5" cards by the 20th of each month. They will run for two consecutive months unless we are requested to remove them sooner.

FOR SALE:

2 Yellow Lab/Malamute puppies to give away, ready now. Call Loida at 293-7195 after 5 pm.

Women's fashionable, nearly new – gently worn, plus size clothing, size 2X-3X, all seasons. 3/\$20. Coats slightly higher. Call Wanda at 298-6437 noon to 9 pm.

Prom dress, medium blue, size 12/14, strapless, full skirt, sequined top, worn once, excellent condition. Call Kathy at 282-4641.

Ashley Bros glass & metal dinette w/4 chairs, \$200; Ikea style brown leather chair w/ottoman, \$90; silver metal 4 drawer cart, \$20; round wood table, \$25; 2 drawer night stand, \$15; misc decorative items. Call Wanda at 298-6437 noon to 9 pm.

Recipes and much more can be found in the Credit Unions Care Cookbook. Available at your credit union for only \$10.00.

Barre crafter roof mounted ski rack with gutter mounts & locks, holds 6 pairs of skis laid flat. \$50. Call 89 Loren at 233-6053.

92 Yamaha FZR 600, \$1500 OBO. Call Diane at 280-1662 after 3 pm.

92 Nissan NX-1600, 2 dr, T-top, red, exc. cond, \$1900. Call Inderjit at 231-4346 from 5-10 pm.

86.5 Nissan King Cab XE 4x4, 4 cyl, 5 spd, new clutch, excellent condition, \$2500. Call Diane at 280-1662 after 3 pm.

Trailer hitch for '00-'04 Dodge Neon, easy install, used 1.5 years, \$75 OBO. Call 793-4471.

98 Honda CR-V EX, 4x4, 4 cyl, 4 dr, ABS, automatic, A/C, PS, PW, PD, tilt, cruise, CD player, 55K. Call Loida at 231-7582 days or 293-7195 evenings.

95 Dodge Dakota, loaded, \$7000. Call Ralph at 277-1840 from 4-9 pm.

88 Chev Suburban, 4x4, some rust, new tires, new starter, \$2200. Call Bill at 239-9564 after 6 pm.

95 Mazda Miata, convertible, air, AM/FM/Cassette, white w/black top, great condition, 49K, \$7800. Call Dave at 293-0942 after 3 pm.

WANTED:

Rototilling. Call Orville or Mike at 293-7698.

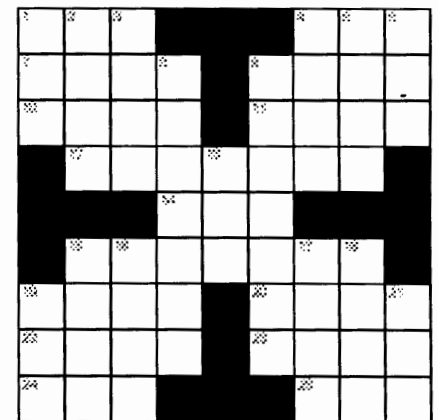
April Helpers

Across

1. Dividends per share: Abbr.
4. Concealed
7. Mrs. Roy Rogers
9. Public violence
10. Shallow wooden basket
11. Newts
12. Royal insignia
14. Half of a '50s dance
15. Enclose with a protective covering
19. Pare
20. Weird
22. Rod and ___
23. First off the grill
24. Unusual
25. Postscripts

Down

1. Insecticide
2. Late night host
3. Turn sharply
4. Stereo
5. Small amount
6. Delirium tremens: Abbr.
8. Ovum
9. Narrator
13. Exclamation of surprise
15. Embryo
16. Pay attention
17. Pile
18. Makes a mistake
19. ___ rata
21. It is so



The title is a clue to the diagonal's answer.

Answers are on back page.

Member Privacy Statement

We at Northland Educators Federal Credit Union are committed to providing you with all the services you need to succeed financially, providing you with responsive, personalized service, and keeping you informed about new services that can help you derive the greatest value from your relationship with us.

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.

We may, under limited circumstances, share information with companies to process and/or service member transactions, report to service bureaus, manage risk, provide you access to products and services, or because these companies help the credit union perform necessary business functions or services.

As a member of Northland Educators Federal Credit Union, you must notify us if you want to opt in to information sharing with affiliated or non-affiliated third parties for marketing purposes.

If you have a joint account, each account holder may select the opt in option. Any account holder can opt in on behalf of the other joint account holders.

In accordance with the Fair Credit Reporting Act, whether you have opted in or not, the credit union may share identifying information and information about member transactions and activity within the credit union.



Mark Your Calendar

Monday, April 12

The Office of Human Resources is sponsoring the 16th annual NDSU Staff Recognition Luncheon at 11:30 a.m. in the Memorial Union Ballroom.

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 in support and recognition of their colleagues.

Tuesday, April 13

Northland Educators Federal Credit Union's 66th Annual Meeting will start at 6:00 p.m. at the Holiday Inn. Food, fun and fellowship for all. Tickets are \$8.00 and must be purchased in advance. The meal will be your choice of stuffed pork chop or boneless chicken breast on a bed of mixed rice.

Tuesday, May 11

The Office of Human Resources is sponsoring the annual Quarter Century Club new members recognition dinner in the Alumni Center. A social begins at 6:30 p.m. followed by the dinner at 7:00 p.m. The event honors employees who have been employed at NDSU for 25 years or more.

Tickets are \$17.00 and must be reserved by April 7 with the Office of Human Resources, Old Main 205. or PO Box 5345, Fargo ND 58105. For more information and to purchase your ticket, contact 231-8961.

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Holiday Hours

Good Friday, April 9

Lobby closed.
Drive-up open 9 am – 1 pm

Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicants income derives from a public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning the credit union is:

REGIONAL DIRECTOR
National Credit Union Administration
Region V
4807 Spicewood Spring Road Suite #5200
Austin, Texas 78759

Your savings federally insured to \$100,000

NCUA
National Credit Union Administration,
a U.S. Government Agency

