



Northland Educators Federal Credit Union
1404 12th Avenue North – P.O. Box 5565 – Fargo, ND 58105-5565
Telephone: (701-293-6132 – FAX: (701) 232-3221
E-Mail: northland@linkup.net Web site: www.northlandcu.org

4 in '04

Just 4 you, our members, are 4 chances to earn 40 quarters (maximum 4x40 quarters) throughout the year of 2004. How is this possible? Just refer 4 of your fellow employees, relatives or anyone else eligible for membership in the credit union, to take advantage of the difference in applying for a loan at this credit union versus the other financial institutions.

4 rules of the game: 1) All loan products are eligible including our credit card, student loans and mortgages; 2) Referred person cannot currently have an active loan or credit card with the credit union; 3) Referral must be eligible for membership and apply for and receive a loan to be considered a qualified referral; and 4) Limited to 4 referrals per person.

Referral cards can be picked up at the credit union. Good luck!

4 Layer Mexican Dip

1 can refried beans
1 tablespoon chili powder
1 cup sour cream
1 tomato, chopped
1/3 cup chopped green peppers
1/3 cup sliced black olives
1/2 cup salsa

Mix beans and chili powder. Spoon onto bottom of 9" pie plate.
Top with sour cream, salsa and remainder of ingredients.
Refrigerate
Serve with tortilla chips.

This recipe was provided by Bernie Foley, Capital Credit Union.
Many more recipes can be found in the "Credit Unions Care"
cookbook available at your credit union.

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

"You are a co-owner," is how Dr. William Nganje, a member of the Northland Educators Federal Credit Union Board of Directors responded when asked why anyone would want to join the credit union. "As a co-owner, the benefits of ownership are distributed back to you (in the form of lower loan rates and higher deposit rates)".

Dr. Nganje is an Assistant Professor in the Agricultural Economics Department at NDSU. He has served on the NEFCU Board of Directors since 2002, and also serves on its Policy Review Committee. His goal in serving on the board is to help develop and revise credit union policies as well as monitor the credit union's financial performance.

Dr. Nganje is married with four children. When not busy teaching classes, counseling students, or serving the credit union, he pursues his personal hobbies of tennis, racket ball, and football.

Dr. Nganje, along with the eight other volunteer board members, serves on our board of directors because he strongly believes in the cooperative movement exemplified by credit unions. He represents you, and values your input and feedback on how well the credit union is meeting its members' financial needs. Let him know how we are doing and how we can better serve you!

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 Nganje 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@ext.ndsu.edu, Judy Moe at jmoe@ext.ndsu.edu or Marietta Wahl at northland@linkup.net.

MARK YOUR CALENDAR!
Annual Meeting
Tues., April 13, 2004
6:00 p.m.
Holiday Inn

Six to receive scholarships

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!

Congratulations to...

Ray Schneider, winner of our January lobby drawing.



PEE WEE PENGUIN CLUB

The young savers program

For those 12 years of age
and under

Join by making a \$25.00
deposit to a new account or
\$5.00 to an existing account.

Winner of January's
drawing for a Smiley Face
Bank:
Julia Magnus

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:

Clawfoot tub, \$100; drop-in stove top, \$50; gold electric stove, \$15. Call Dwain at 730-3226.

Baby blue, 2 piece bridesmaid (or prom) dress by Tiffany, sleeveless top with long skirt, size 12, paid \$200 for it 2 years ago, dry cleaned. Make an offer by calling Renae at 293-6633.

4 men's leather coats, size 42, like new; 2 gold velvet rocker chairs, 2/\$150; exercise bike, \$25. Call Marilyn at 282-0153 anytime.

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

GE 7.2 cubic foot chest freezer, like new, \$100 OBO. Call 234-1679 after 6 pm.

7 adorable Golden Retriever/Black Lab male puppies born Nov. 23 – available Jan. 11. Great hunters and companions, \$100 each. Call Cheryl or Jody at 280-2070.

Trundle bed, wood frame, one mattress like new – one mattress in good condition, \$100 OBO. Call 234-1679 after 6 pm.

Holiday Hours

Presidents Day
Monday, February 16

Lobby & Drive-up
Closed.

3-cushion couch, beige/green/ burgundy in color, in good condition, make an offer. Call 232-4842.

88 Pontiac Sunbird SE, 2 dr, new tires & battery, runs good, fair condition. NADA book value is \$1550. Asking \$1000 OBO. Call Becky at 293-6132 days.

98 Mercury Villager, red w/silver, excellent condition, loaded, new tires, \$5750. Call Bill at 231-1016 days or 218-532-5193 evenings & weekends.

WANTED:

Basic household items for visiting scholar from Tanzania who will live on the Concordia campus this semester. Contact Paulette Dixon at pdixon@cord.edu for pickup

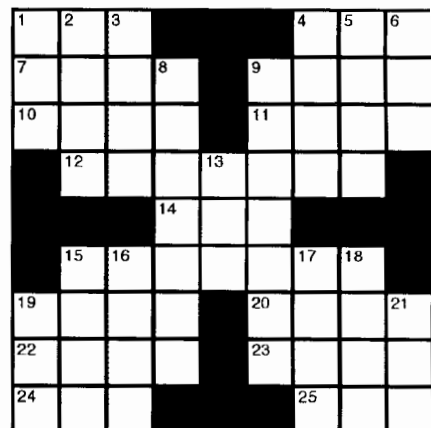
Lover's Treat

Across

1. Corn on the ___
4. Crony
7. ___ En-Lai
9. Continental currency
10. State of Israel
11. Snob
12. Grove
14. Letter of debt
15. Book: Ger.
19. The Gift of the ___
20. Per capita
22. Mr. Clinton
23. Dance costume
24. Product of micro breweries
25. Female rabbit

Down

1. Metric capacity units
2. The Buckeye State
3. Rude person
4. Cat sound
5. Dry
6. Fireplace necessity
8. Rude
9. Shoulder board
13. Garden tool
15. Found in a workshop
16. Rubberneck
17. Extol
18. Outside prefix
19. Business deg.
21. Tint



Answers on back page

We offer you...

- Share accounts
- IRAs
- US Savings Bonds
- Travelers Checks
- Money Orders
- instant Cash&Check Card
- Visa card
- Direct Deposit
- Payroll Deduction
- Automatic transfers
- Loans/Mortgages
- Student Loans/Consolidation
- Financial counseling
- Vehicle book prices available in lobby
- Deposit drop box
- Drive-up
- Ground floor lobby
- Spacious parking lot
- Notary public service
- Newsletter
- E-Mail/Web Site
- Online Financial Service
- Personal Service

HOURS

Monday-Thursday
 Lobby: 8:30 a.m.-4:30 p.m.
 Drive-up: 7:30 a.m.-5:30 p.m.

Friday
 Lobby: 8:30 a.m.-4:30 p.m.
 Drive-up: 7:30 a.m.-6:00 p.m.

Saturday
 Lobby: Closed
 Drive-up: 9:00 a.m.-1:00 p.m.

Crossword Answers

C	O	B			P	A	L	
C	H	O	U		E	U	R	O
S	I	O	N		P	R	I	G
	O	R	C	H	A	R	D	
			I	O	U			
	N	O	V	E	L	L	E	
M	A	G	I		E	A	C	H
B	I	L	L		T	U	T	U
A	L	E				D	O	E

LOAN RATES

REWARD PRICING APR Beacon Scores 700 & Above	
76-100% Collateral	5.50%*
75% or less	5.00%*
Signature	10.00%*


Beacon Scores 699-670 APR	
76-100% Collateral	6.50%*
75% or less	6.00%*
Signature	11.00%*

Beacon Scores 669-620 APR	
76-100% Collateral	7.50%*
75% or less	7.00%*
Signature	12.00%*

Beacon Scores 619-570 APR	
76-100% Collateral	10.50%*
75% or less	10.00%*
Signature	15.00%*

Beacon Scores 569-0 APR	
76-100% Collateral	13.00%*
75% or less	12.50%*
Signature	17.50%*

ANNUAL PERCENTAGE RATE (APR)



Share/CD Secured	4.75%*
Smart Loan	12.00%
FHA Title 1	8.00%
Home Equity	
No Closing Costs	7.50%
W/Closing Costs	7.00%
(Rate is variable and is based on the 26-week Treasury Bill rate in January and July.)	
VISA	
Share Secured	7.00%
Preferred	9.50%
Regular	12.90%

*.25% off these rates if repayment is made by payroll deduction or direct payment.

A \$25.00 membership share balance is required.

A late fee of \$10.00 or 5.00% of the regular payment, whichever is less, will apply on any payment 16 days or more late.

We reserve the right to deny advances on Smart Loans if any loan is more than 10 days past due.

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