



**Northland Educators Federal Credit Union**  
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## The 12 Days of Christmas – Credit Union Style

On the 1<sup>st</sup> Day of Christmas my credit union said to me: "They who are of the opinion that money will do everything may very well be suspected to do everything for money." Lord Halifax

On the 2<sup>nd</sup> Day of Christmas my credit union said to me: "Don't stay in bed unless you can make money in bed."  
George Burns

On the 3<sup>rd</sup> Day of Christmas my credit union said to me: "If you can count your money, you don't have a billion dollars."  
J Paul Getty

On the 4<sup>th</sup> Day of Christmas my credit union said to me: "Remember that time is money." Benjamin Franklin

On the 5<sup>th</sup> Day of Christmas my credit union said to me: "It's better to have a permanent income than to be fascinating."  
Oscar Wilde

On the 6<sup>th</sup> Day of Christmas my credit union said to me: "If women didn't exist, all the money in the world would have no meaning." Aristotle Onassis

On the 7<sup>th</sup> Day of Christmas my credit union said to me: "Every day I get up and look through the Forbes list of the richest people in America. If I'm not there, I go to work." Robert Orben

On the 8<sup>th</sup> Day of Christmas my credit union said to me: "Hollywood money isn't money." Dorothy Parker

On the 9<sup>th</sup> Day of Christmas my credit union said to me: "Money won't create success, the freedom to make it will."  
Nelson Mandela

On the 10<sup>th</sup> Day of Christmas my credit union said to me: Money couldn't buy friends but you get a better class of enemies." Anonymous

On the 11<sup>th</sup> Day of Christmas my credit union said to me: "True happiness brings more riches than all the money in the world." Anonymous

On the 12<sup>th</sup> Day of Christmas my credit union said to me: **"Thank You for your support in 2003!"**  
Credit union staff and volunteers

## Offer to "fix" information on credit report is scam

Liz Pulliam Weston

*Money Talk*

**Q.** One of my children was extremely delinquent in paying several credit cards. These cards are now paid off. A representative of one of the credit bureaus told me that these delinquencies would continue to show on her credit report for the next seven to 10 years, but that for \$198 plus \$12 shipping and handling, the credit report could be cleared within 30 days. A refund of the money she pays is guaranteed within that same time period. Is this a scam?

**A.** Of course it's a scam. Just think about the logic behind this "offer." Credit reports are used by lenders to evaluate applicants' credit worthiness. If everyone could get true, negative information removed from their credit reports for \$210, what good would the resulting reports be to lenders? There would be no telling who's a good risk and who's not. The credit bureaus that provide the reports would be out of business in a matter of days.

That should have tipped you off that you weren't talking to a legitimate representative of a credit bureau. One would hope that a real credit bureau employee also would know that negative credit information is dropped after seven years. The exception is bankruptcy, which can be reported for 10 years.

And that's appropriate. Lenders need to know that your child was irresponsible about her debts. That allows them to charge her more for any credit she does get and to charge responsible borrowers less. People who pay their bills on time shouldn't be saddled with the costs of those who can't be bothered.

In any case, your daughter can begin to rehabilitate her credit immediately by not missing any more payments, not charging more than she can pay off in a month, not applying for credit she doesn't need and not maxing out her cards. Within a few years, the effects of her old behavior should be significantly lessened.

## Happy members

Forty-one members were very happy to receive their Holiday Account checks the last week of November, just in time for the hot holiday sales. A total of \$20,814.66 was disbursed.

Why don't you start a Holiday Account today so we can make you happy too?

## 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.

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

## Congratulations to...

Larry Chaput, winner of our December 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 December's  
drawing for a Smiley Face  
Bank:**

Jessica Christianson

# CREDIT UNION MARKETPLACE

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

## FOR SALE:

Whirlpool electric dryer, large capacity, good cond, \$125 OBO. Call 235-7978 & leave a message.

Classic wingback loveseat w/2 decorator pillows, solid wood mahogany front, hunter green & winter white small check print, \$150. Call Wanda at 306-4784 after 9 pm or weekends.

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.

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.

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

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.

95 Jeep Grand Cherokee Laredo, V8, loaded, very good cond, 122K, \$6300. Call Keith at 232-7206 after 4 pm.

91 Isuzu Trooper LS, 6 cyl, 4x4, exc cond, red, \$2850. Call Dave at 231-7444 days or 451-0444 eves.

## Holiday Hours

Martin Luther King Day  
Monday, January 19

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

## NACHO CHICKEN HOT DISH

1 cup uncooked Minute Rice  
1 can 98% fat-free cream of chicken soup

1 can Fiesta nacho soup  
1 small can mushrooms, undrained

Karen Anderson  
Postal Family Federal Credit Union

1 10 oz can chicken, undrained  
1 10 oz pkg frozen broccoli

Mix together and pour into casserole dish. Bake at 375° uncovered for 35 minutes or until hot and slightly bubbly.

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

## We offer you...

- Share accounts
- Share draft accounts
- Share certificates
- Holiday club accounts
- IRAs
- US Savings Bonds
- Travelers Checks
- Money Orders
- instant Cash&Check Card
- Visa card
- Direct Deposit
- Payroll Deduction
- Automatic transfers
- Loans/Mortgages
- StudentLoans/Consolidation
- Pee Wee Penguin Club
- Tomorrow's Leaders Today
- Credit life/disability insurance
- Term life insurance
- Dental insurance
- Blue Cross/Blue Shield group plan
- 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.

# 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-O 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