

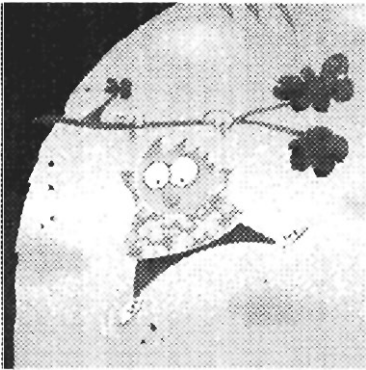


Our members are our stockholders



Vol. 19
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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



Did your financial institution leave you “hanging from a limb” with the payroll change that takes effect this month? Did they say “Sorry, we can’t help you”? Are you left wondering how you’re going to make your loan payments on half a month’s salary?

That wouldn’t have happened if you were a member of this credit union - where you are the owner not just an account number - where we take care of you, not just your money.

Maybe it’s time to switch.



REMINDER TO OUR MEMBERS

When you receive your subsequent action form in the mail detailing the change in your loan’s due date, please sign it and return it to us as soon as possible. We cannot make the change without your authorization.

Myhre & Mulvaney named scholarship winners

Lynsey Myhre and Tonya Mulvaney have been named our 2004 Denim For Dollars Scholarship and will receive \$250.00 each. Both graduated from high school this spring. Lynsey plans to attend Purdue University and Tonya is enrolled at Concordia College.

They were asked to write an essay on the question "How has the credit union helped you manage your personal finances." Excerpts from their essays follow:

"Some banks are so big that they don't have a clue as to who their members are, and the simple driving force behind their business is the profit they will receive. The Credit Union isn't like that."

"...the employee showed me how to write out the checks and how to balance the checkbook."

"She explained to me the differences between the plain cash cards and the cash cards that can be used as credit cards or check cards."

"After my loan was signed for, I got a car, and the employees at the Credit Union were so nice. A bunch of them came out and looked at my new car and congratulated me on owning it. It was amazing. The Credit Union employees treated me as if I was family."
Lynsey Myhre

"Little did I know that over the course of the next four years I would rely on this Credit Union to keep my money, give me money, and teach me about responsibility."

"Some people think money grows on trees, but when you get a statement every month telling you that you have less money than last month, you soon figure out that money does *not* grow on trees."

"Not only did I now understand more about interest and why it is good to save my money, but also how and why you have to write every check down in that little book or the whole thing is screwed up."

"I feel as though I am ready to enter college and the real world more prepared than the rest because of my experiences with the Credit Union."

Tonya Mulvaney

Congratulations Onie!



The credit union welcomed its newest member when teller Leona (Onie) Flugstad gave birth to Gage Austin on Wednesday, June 16.

Gage weighed 4 pounds 8 ounces and was 19 inches long. He was in a rush to enter this world having arrived approximately six weeks early and has been enjoying the attention he receives in the neonatal unit. But Onie expects to be able to take him home soon.

Lisa Campbell will be helping out behind the teller line while Onie is on maternity leave.

Add an 'S' for success

In this game, you find a synonym for the first word that matches the number of letters given. Then you add an S to get the second word. For example, here is the clue: Implore (4) +S = Sprinkle. The answer is: pray, spray. Answers on next page.

1. Hole (3) + S = Eject _____
2. Top (4) + S = Talk _____
3. Petroleum (3) + S = Dirt _____
4. Paddle (3) + S = Fly _____
5. Tardy (4) + S = Blackboard _____
6. Measurement (4) + S = Grin _____
7. Need (4) + S = Slow _____
8. Organ (5) + S = Splinter _____
9. Sailboat (5) + S = Drawing _____
10. Circle (4) + S = Sailboat _____
11. Anger (3) + S = Father _____
12. Shed (3) + S = Closed _____
13. Tepid (4) + S = Flock _____
14. Chop (4) + S = Shanty _____
15. Cage (4) + S = Shovel _____

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:

Childs Trail-A-Bike, attaches to adult bike, \$40. Call Julie at 866-7674.

3 Huffy comfort series 18 spd mountain bikes, exc cond, \$50 ea. Call 235-8118.

Flute; 2001 Selmer alto sax, \$800. Prices negotiable. Call Vijay at 299-3343 (w) or 298-8714 (h).

2 BR trailer on lot in prime hunting area (Oakes), \$5000. Call Jean at 232-0130 after 5 pm.

New Sharp microwave oven, 700 watt, \$50. Call Robert at 236-1109.

Craftsman gas lawn edger-trimmer, 9", \$95; Jackson lawn spreader, \$10. Call Jean at 232-6356.

Coach handbag, tan, \$15. Call Julie at 866-7674.

Hewlett Packard Kayak XA Intel Pentium processor w/ Windows XP professional, 497 mhz, 128 Ram, lomega zip drive 100, HP CD Writer + 8100, 156K modem, 10 gig, monitor, speakers, keyboard and mouse and Epson 740 stylus color inkjet printer. Both for \$265. Call 233-4441 after 6 pm.

Ladies golf clubs, bag & cart. Ideal for beginning youth. \$55. Call Al at 281-0534.

Bobcat snowblower, 20", 5 hp, self-propelled, like new, \$240 OBO. Call Bruce at 271-9385.

GE 5000 BTU room air conditioner, \$100. Call Robert at 236-1109.

Convertible camera bag – SLR bag, fanny pack backpack, \$20. Call Julie at 866-7674.

Chain link fence & posts, \$100. Call 293-1505.

1991 Pontiac Grand Prix, black, good cond, runs great, \$2000 OBO. Call Shelly at 293-6132 days or 730-2125 after 5 pm.

96 Dodge Neon, nice car, runs wells, \$2800. Call Lucy at 237-9368 between 2-6 p.m.

94 Ford Crown Victoria, fully loaded, great cond, \$3500. Call Reuben at 492-0318 eves.

99 Dodge Grand Caravan ES, 6 cyl, loaded, leather/heated seats, new tires, \$11,500. Call Kim at 231-7824 days or 241-8429 eves.

91 Ford Festiva, 40 mpg, looks good, runs great, \$850 OBO. Call Bill at 231-1016 days or 218-532-5193 after 6 pm.

WANTED:

Acoustic or electric guitar for a beginner. Call Julie at 866.7674.

Congratulations to...

Ray Schneider, winner of June's lobby drawing for a camp chair.

Add an 'S' answers

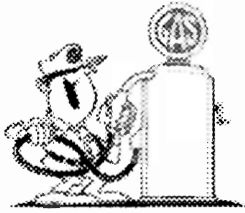
1. pit, spit, 2. peak, speak, 3. oil, soil,
4. oar, soar, 5. late, slate, 6. mile, smile,
7. lack, slack, 8. liver, sliver, 9. ketch, sketch,
10. loop, sloop, 11. ire, sire, 12. hut, shut,
13. warm, swarm, 14. hack, shack, 15. coop, scoop.



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 June's lobby drawing for a Smiley Face Bank – Samantha Poehls



Free Gas

‡ Rates as low as 3.25% APR* with the purchase of a vehicle or recreational equipment or refinance from another financial institution!

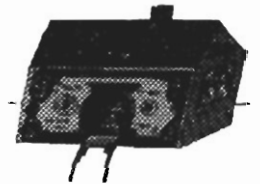
(No application fee or minimum balance required.)

*Includes .25% deduction in annual percentage rate for payroll deduction or direct payment

\$25 gas card with approved loan over \$5000

Normal credit criteria applies.

**Loan specials expire
October 31, 2004.**



Discover the Treasure

In your home with a
Home Equity Loan!

Rates as low as 3.50% APR*
‡ a \$25 Menards gift Card!!

You can enjoy the equity in your home for all its worth by using it for home improvements, school tuition, vacations, debt consolidation.

No application fee. No closing costs except appraisal, if needed. Minimum loan amount is \$5000.00. Normal credit criteria applies.

*** .25% reduction in annual percentage rate if payment is made by payroll deduction or direct payment.**

Rate is based on the Prime Rate as published in the New York Times and is subject to change without notice. Other terms and conditions may apply.