

## 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

1st quarter share savings dividend..... 1.51% APY

#### Share Certificates of Deposit

90 days - 179 days maturity .....	2.01% - 5.35% APY
180 days - 364 days maturity .....	2.31% - 5.42% APY
12 months - 17 months maturity .....	2.45% - 5.45% APY
18 months - 23 months maturity .....	2.85% - 5.55% APY
24 months - 36 months maturity .....	3.35% - 5.65% 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. This month's lucky Pee Wee winner of a piggy savings bank is Aaron Fraase. Congratulations!

Check out the Credit Union's great rates!



# Northland News



"You Belong Here!"

Monthly Publication of Northland Educators Federal Credit Union

March 2007

### Upcoming Events

"Discover the Treasures of Your CU" Loan Promotion—  
Begins April 1

NDSU Recognition Luncheon—April 4  
11:30 a.m., Memorial Union

Drive Up Only Open  
April 6—Good Friday  
9 a.m. - 1 p.m.

Employee Training—  
April 19, 7:30-9 a.m.  
*Lobby & drive-up will open at 9 a.m.*

Memorial Day—  
Lobby and drive-up closed  
on May 28

### 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.



## Northland Educators FCU's Privacy Policy

At Northland Educators Federal Credit Union, we are committed to providing you with all the services you need to succeed financially. 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, and maintain strict security procedures to protect your information.

We may, under limited circumstances, share information with companies to process and/or service member transactions, report to service bureaus, and manage risk. We may also disclose certain information about you to government agencies, consumer reporting agencies, and other outside parties as permitted.

We are committed to taking every reasonable precaution to protect identifying information you provide to us. We have security measures in place to protect against the loss, misuse, and alteration of information under our control. Employees and volunteers are trained to respect member privacy, and are prohibited from providing information about members to anyone in any manner which would violate either applicable law or our Privacy Policy. You can help protect your privacy by following these guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PIN's) and passwords.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. Do NOT provide personal information to persons or businesses you do not know.
- Keep your identifying information (address, phone number, name changes) with us current, so that we are able to reach you.

Northland Educators Federal Credit Union's complete privacy policy is available at 1404 12th Avenue North, Fargo, ND or by calling 701-293-6132.

## NDSU Staff Recognition Luncheon—April 4

The Office of Human Resources/Payroll is sponsoring the *19th annual NDSU Staff Recognition Luncheon* at 11:30 a.m. on Wednesday, April 4 in the Memorial Union Ballroom.

Staff retirees and employees with 5, 10, 15, 20, 25, 30, 35, and 40 years of service will be recognized at the luncheon. All NDSU employees are invited to attend the luncheon in support of their colleagues.

The meal costs \$12 per person and is payable at the Office of Human Resources/Payroll, Old Main 205. Meals may be purchased through Monday, March 26. If you have special dietary needs or a request for accommodations related to a disability, please contact the Office of Human Resources at 231-8961 by Monday, March 26.

## E-Statements Now AVAILABLE!



Northland Educators Federal Credit Union is so excited about the latest addition to our "family" of services that (for a limited time) **WE WILL PAY YOU \$5** when you sign up to receive your monthly or quarterly statement electronically instead of on paper.

Call us at (701) 293-6132, or stop in and ask us to pay you \$5, today!



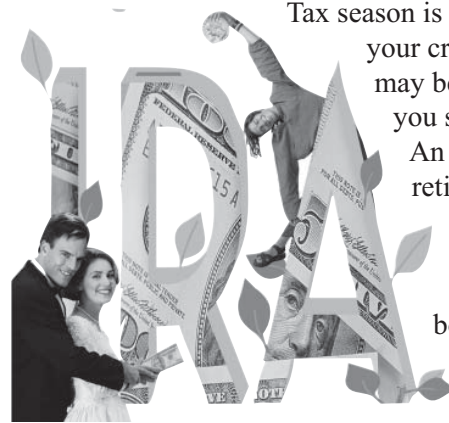
If you haven't contributed to your 2006 IRA, you still have until April 15. Contribute today!

If you don't have an IRA, call the Credit Union today and we can help you find the right option for you.

There are several opportunities for high school seniors and college freshman to apply for college scholarships, so check out the information to the right.

The Credit Union would like to thank those who attended the annual meeting and congratulate those that were elected to the Board of Directors. Thanks for your commitment!

## Save Money at Tax Time with an IRA



Tax season is here, and your credit union may be able to help you save money. An individual retirement account (IRA) provides tax advantages both now and later. Compound interest makes your investment grow through the years. Individuals may contribute up to \$4,000 (or up to \$4,500 if they are more than 50 years old) to an IRA, provided they have earned at least that amount during the year. NEFCU offers traditional, Roth, and education IRAs. Each type of IRA has different requirements concerning who can invest, how much of its contributions are tax-deductible, and distribution of funds.

Traditional IRAs offer tax-deferred earnings and possibly tax-deductible contributions if you meet certain requirements.

Roth IRA contributions are not tax-deductible. However, contributions and earnings can be withdrawn tax-free upon retirement.

Educational IRAs, now known as Coverdell Education Savings Accounts, can be set up to help pay higher education costs for children. You may be able to contribute up to \$2,000 per child under age 18 depending upon your income.

The IRS has detailed information about IRAs and Coverdell savings accounts on their website, [www.irs.gov](http://www.irs.gov). See Publication #590 for IRA information and #970 regarding tax benefits for education, including information about Coverdell accounts. Remember, contributions made before April 15 can be included on your tax return for the prior year. To open an IRA at Northland Educators Federal Credit Union, contact Diane. See your tax advisor regarding your eligibility to contribute to an IRA.

## Students: Need Money?



Here are some scholarship opportunities for Credit Union members: Applications are now available for Northland Educators Federal Credit Union's 2007 scholarship. Credit Union members who are currently high school seniors or college freshman may apply. Applicants may choose from two essay topics, discussing either identity theft prevention or the convenience of credit union services. For more information or for an application, call or stop by the Credit Union. All applications must be received by **May 31, 2007**.

The Red River Chapter of Credit Unions has two \$500 scholarships available to high school seniors who are members of a credit union in the Red River Chapter. Applications are available at your credit union and must be completed by **April 16, 2007**.

## Credit Union Welcomes New Board Members

At its annual meeting held February 24 at the Holiday Inn of Fargo, the members of Northland Educators Federal Credit Union elected three individuals to serve on its Board of Directors. Re-elected to a second term was David Rice. Two new members were elected—Beverly Clouse and Pat Stanley.

Leaving the Board of Directors after serving the Credit Union faithfully and diligently for a significant number of years are LaMae Iwen and William Nganje. NEFCU would like to thank them for their commitment and service to the Credit Union.

The Board of Directors sincerely desires to serve its members and welcomes your input. As a member-owner of your cooperative Credit Union, you have

a say in the governance and progress of your Credit Union. Feel free to contact any one of the nine board members listed below with your ideas. YOU belong here!

Cheryl Wachenheim, President, Board of Directors  
David Rice, Vice-President, Board of Directors  
Michaela Vliem, Secretary, Board of Directors  
Beverly Clouse  
Don Galitz  
Ron Smith  
Elton Solseng  
Roger Spilde  
Pat Stanley

## CREDIT UNION MARKETPLACE

### FOR SALE:

**1998 Lincoln Towncar**—white, 95,000 miles, good condition, \$5,500. **Frigidare Stove**—white and self-cleaning, \$100. **Refrigerator**—\$50. Call Dwain at (701) 730-3226.

**Prom Dress**—Beautiful Watter and Watters evening/bridesmaid dress. Style 6270, size 8, dark brown (cognac) color, strapless, two-piece tufted skirt. Never worn, still in plastic with tags. Paid \$240, asking \$100. For a picture, go to: <http://www.watters.com/product.php?coll=watters&style=6270> or [www.watters.com](http://www.watters.com) and choose style #6270. Call (701) 238-8080.

**1995 Bilevel Home**—Located in south Fargo, 4 bedroom, 3 bath, 3 stall garage, 2,444 square feet, quiet street, no water problems, close to street and schools. Priced to sell at \$199,900, no specials. Call (701) 261-4795.

**Computer Desk**—27 1/2" W x 23 1/2" D x 27" H, slide shelf, heavy const., \$45. **Two Cream Swivel Rockers**—wing back, brocade fabric, \$45 each. Call (701) 239-1764.

**2005 Ski-Doo**—500SS, 950 miles, black/red, SHARP, \$4,350. **1994 Polaris**—500 Indy Trail, low miles, excellent condition, \$1,000. Call Jeanne at (701) 866-2221, (218) 236-4845 (h) or 299-3910 (w).

Provided as a **FREE** service to our members. Ads should be submitted on 3" x 5" cards by the 20th of each month. The ads will run for two consecutive months unless we are requested to remove them sooner.

**Solid Oak Entertainment Center**—Holds up to 31" TV and plenty of room for electronic components and storage, \$150. Call Rian at (701) 364-0394. See picture below.



### WANTED:

**Tilling**—months of April-July. Call Orville or Mike at 293-7698 or 367-3286.

BUY  
SELL  
TRADE  
RENT

## "DISCOVER THE TREASURES AT YOUR CREDIT UNION" WITH A CAR, BOAT, CAMPER, RV, OR TRUCK LOAN

APRIL 1 - SEPT. 30, 2007

Rates as low as

**4.50% APR**

Normal credit criteria apply.

- ◆ New money only
- ◆ Purchase or refinance from another financial institution only (internal refinance not eligible for giveaways)

### TREASURE GIVEAWAYS!

- ◆ Loans greater than \$15,000—Entered into drawing for two \$1,000 loan payments by NEFCU (Drawing held at close of promotion.)
- ◆ Loans over \$5,000—\$40 GAS CARD
- ◆ Loans up to \$4,999—\$1.00 Gold Presidential Coin

Contact Northland Educators FCU at (701) 293-6132 for more details or apply online at [www.northlandcu.org](http://www.northlandcu.org)