

# NOTEWORTHY NEWS Northern Tier Federal Credit Union



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## NEW! ID PROTECT

As we all get busy with our lives, Northern Tier wants to remind you about IDProtect, our comprehensive identity theft protection service offered at no additional cost with your Performance and Advantage checking account. IDProtect includes credit file monitoring that constantly scans your credit files at Experian, Equifax, and TransUnion and alerts you if key changes occur. This service is provided to you at no additional cost, but you must register and activate it in order to take advantage of its protection.

Registration and activation of IDProtect benefits, including credit file monitoring, is easy:

- 1) Go to [www.IDProtectMe247.com](http://www.IDProtectMe247.com), using the Access Code provided by Northern Tier, and follow the simple step-by-step instructions to register and activate benefits, or
- 2) Call 1-877-610-7889 for assistance with activation or to learn more about all that IDProtect offers.

If you or an eligible family member discover you have been a victim of identity fraud and need assistance please call 1-877-610-7889 to learn more about IDProtect's comprehensive fraud resolution services that can assist you in resolving your fraud issue.

## EMV DEBIT CARDS

Coming soon, Northern Tier FCU will be converting to the EMV debit card, also known as a chip card. A Chip card is a credit card embedded with a microchip on the front and the traditional magnetic strip on the back. The chip card is designed to be used with a special chip terminal card reader at the point of sale (POS); however, because it still has the traditional magnetic strip, you can use it for transactions even if the merchant you are visiting does not have a chip card reader. Magnetic strips will eventually be discontinued once all retailers have the necessary equipment.

A great reason to have a chip card is when used in conjunction with a chip-enabled terminal. Chip card technology provides stronger protection and security against fraudsters. When a retailer uses a chip-enabled terminal, the chip technology helps prevent theft of account information.

There are not many changes in using a chip card. You can use the chip technology in your card at any merchant that offers a chip card reader. To use these readers, you will insert your card into the terminal to complete the transaction. The terminal will retain the card until the transaction is completed, usually 10-15 seconds.

## SPRING FEVER SENIORITY OUTING

Lunch and Show at Old Church Theatre

Dakota Prairie Regional Center for the Arts New Rockford, ND

COST: \$95.00 per person

Includes transportation, 2 meals, & Show ticket

This trip is not walker or wheel chair friendly.

Supper prepared & served by church ladies at Drake, ND

A deliciously funny musical comedy about the ladies that work in the church basement cooking meals for church functions. We will be traveling in a Northland Charter bus. The pick-up and drop-off sites will be Minot and Velva and Drake. Participants must be able to do steps to get in and out of the bus. There are only 42 seats available so stop by any of our offices to reserve your seat. Payment for this trip is required when seats are reserved. A refund will be given if due to illness or any other emergency. Contact any branch office to reserve your seat.

## ANNUAL MEETING LOCATION

Moose Lodge, 400 9th St SW, Minot on April 16th. Social begins at 6:00 p.m., with dinner at 6:30 p.m., and the meeting to follow at 7:15 p.m.

## MOBILE APP UPDATE

Northern Tier will deploy a new mobile application in early April. The mobile app will be available for devices running iOS and Android operating systems. Members will be able to manage their finances from practically anywhere by using a hand held mobile device. Keep checking our web site for download instructions. We're here to serve you, our member owner. If you have any suggestions for new products or services, let one of our branch managers know.

## EAGLE AWARD WINNER

We would like to congratulate Jennifer Zewick, a loan officer at our Minot Branch, for being recognized by one of our members. Jennifer was awarded the Eagle award for her customer service skills. The Eagle award is a program that is sponsored by the Minot Chamber to recognize workers in Minot who exhibit superior customer service. Congratulations Jennifer!

## DOLLARS FOR SCHOLARS

Willow City Branch sponsored a Dollars for Scholars table at their annual banquet on March 3rd. Dollars for Scholars is an organization that raises money for scholarships for students who wish to attend college. All of the funds raised stay local and benefit the students of TGU-Towner. The theme this year was "Forget Your Worries Under Our Umbrella". The event hosted five area business women for the evening.

## SCHOLARSHIPS AVAILABLE

High school seniors graduating this year can apply for scholarships with the Credit Unions United Chapter and the Credit Union Association of the Dakotas. Stop by any of our branches for an application. Students must be a member to qualify.

### NEW EMPLOYEES

**Tara Mitchner** – Marketing, Minot AFB Branch  
**Michael Larson** – Teller, Minot Branch  
**Jamie Kokot** – Teller, Minot Branch  
**Moriah Perry** – Loan Officer, Velva Branch

### PEE WEE PENGUIN WINNER

1st Quarter  
**Kayleen Lorenz**  
Minot

## FINANCIAL STATEMENT

### AS OF FEB 29TH, 2016

Assets..... \$121,405,995  
Shares ..... \$106,304,693  
Loans..... \$81,931,476  
Members..... 12,144

## HOLIDAY CLOSINGS

May 30 – Memorial Day  
July 4 – Independence Day

## SAVINGS RATES

### SAVINGS

\$100 and Above.....0.25% APY \*Rate effective on March 1, 2016

### SENIORITY CLUB

\$2,500 Min. Balance..0.30% APY \*Rate effective on March 1, 2016

### CHECKING

*Advantage Checking*

Calculated Daily.....0.25% APY \*Rate effective on March 1, 2016

### MONEY MARKET ACCOUNT

\$1,000 Min. Balance..0.30% APY \*Rate effective on March 1, 2016

### SUPER MONEY MARKET ACCOUNT

Less than \$25,000.....0.40% APY

\$25,001 to \$50,000 ...0.50% APY

Over \$50,000.....0.60% APY

\*Rate effective on March 1, 2016

## LOAN RATES

### FIXED RATE

New or Used Cars/Trucks/Boats...2.00% - 16.00% APR \*Rates subject to change  
Campers/RV's.....2.00% - 16.00% APR \*Rates subject to change  
Agriculture.....4.25% - 8.50% APR \*Rates subject to change  
Signature.....7.95% - 16.00% APR \*Rates subject to change

SHARE SECURED.....	Index	Actual
Regular Savings	0.25	4.25
Super Money Market	0.60	4.80
Money Market	0.30	4.30

\*Rates subject to change

### MINOT AFB

PH: 727-6111  
FAX: 727-6108

### MINOT

PH: 838-5141  
FAX: 838-4416

### VELVA

PH: 338-2029  
FAX: 338-2455

### BUTTE

PH: 626-7153  
FAX: 626-7169

### WILLOW CITY

PH: 366-4508  
FAX: 366-4703