

# NOTEWORTHY NEWS



**Northern Tier**  
Federal Credit Union

PUBLISHED QUARTERLY

SEPTEMBER 2015

## IRS SCAM

Attorney General Wayne Stenehjem warns North Dakotans that scam artists are using the name of a government agency in the hope of convincing people that the call is legitimate.

The scam artists pretend to be IRS enforcement agents and claim the only way the victim can avoid being arrested for tax fraud is to settle the debt immediately. The scam artist tells the victim to go to a local retailer and purchase pre-paid instant cash cards. As soon as the scam artist has those numbers, he can go online and empty the cash off of the card before the victim even hangs up the phone.

Stenehjem reminds residents that the real IRS does not notify you of a potential problem by leaving you a threatening phone message. Additionally, the Attorney General provided these tips:

If you receive a message on your phone, simply delete it without response. If you pick up the call, don't respond to the scam artist – just hang up.

Never confirm or provide personal information in response to these scam calls.

## SENIORITY OUTING

"The Greatest Show In the West" is where our 2015 Seniority Outing trip took us to this year! After picking up members in Rugby, Towner, Minot, and Velva we were on our way to Medora. We enjoyed a Sarsaparilla Reception, the Teddy Roosevelt Salute to Medora performance, and then following supper in several eateries along the boardwalk, we enjoyed a beautiful evening under the Badlands Sky at the Burning Hills Amphitheatre. This year is the 50th year for the Medora Musical. It was a walk down memory lane for many. It kept us laughing and toe tapping all night long! The performance by the Chicago Boyz, the featured variety act, was amazing.

On the way home, day two of the trip, our stop in Bismarck was at the North Dakota Heritage Center & State Museum. We experienced the beauty and wonder of the new galleries and exhibit spaces. Thousands of artifacts and specimens, high-tech displays, and interactive exhibits help tell the story of our state. Fifty-six members traveled with us on this two day trip.



## NEW PRODUCTS AND SERVICES

Northern Tier continues to provide our members with the best by exploring new products and services. We strive to keep up with new technology that empowers our members to gain greater control of their finances. Your board of directors approved implementation of a mobile application for hand held mobile devices. Watch for an announcement of its availability. If you have any suggestions for new products or services, let one of our branch managers know.

## NEW EMPLOYEES

**Karla Perez Torres** – Teller, Minot AFB Branch  
**Giada Franceschi** – Collections, Minot AFB Branch  
**Amy Schafer** – Teller, Minot Branch

## PEE WEE PENGUIN WINNER

3rd Quarter – **Daryn Coblentz**

### FINANCIAL STATEMENT

#### AS OF AUGUST 31ST, 2015

Assets..... \$117,603,401  
Shares ..... \$106,173,872  
Loans..... \$82,601,788  
Members..... 12,368

<b>MINOT AFB</b>	<b>MINOT</b>
<b>PH: 727-6111</b>	<b>PH: 838-5141</b>
<b>FAX: 727-6108</b>	<b>FAX: 838-4416</b>
<b>VELVA</b>	<b>BUTTE</b>
<b>PH: 338-2029</b>	<b>PH: 626-7153</b>
<b>FAX: 338-2455</b>	<b>FAX: 626-7169</b>
<b>WILLOW CITY</b>	
<b>PH: 366-4508</b>	
<b>FAX: 366-4703</b>	

### SAVINGS RATES

#### SAVINGS

\$100 and Above.....0.25% APY \*Rate effective on Sept. 1, 2015

#### SENIORITY CLUB

\$2,500 Min. Balance..0.30% APY \*Rate effective on Sept. 1, 2015

#### CHECKING

*Advantage Checking*

Calculated Daily .....0.25% APY \*Rate effective on Sept. 1, 2015

#### MONEY MARKET ACCOUNT

\$1,000 Min. Balance..0.30% APY \*Rate effective on Sept. 1, 2015

#### 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 Sept. 1, 2015

### 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

	<u>Index</u>	<u>Actual</u>
Regular Savings	0.25	4.25
Super Money Market	0.60	4.80
Money Market	0.30	4.30

\*Rates subject to change

### HOLIDAY CLOSINGS

**NOVEMBER 11 – VETERANS DAY**

**NOVEMBER 26 – THANKSGIVING**

**DECEMBER 25 – CHRISTMAS**

**JANUARY 1 – NEW YEAR'S DAY**