

NOTEWORTHY NEWS Northern Tier Federal Credit Union



PUBLISHED QUARTERLY

JUNE 2016

SUMMER FUN TIME IS HERE!

Now that warmer weather is here, everyone likes to get outdoors and enjoy it. Whatever it is you like to do, please keep safety at the top of your list. Ensure you know and obey the rules and laws for the area you will be. And on those especially hot days be sure to stay hydrated. Remember, drinking alcohol on hot days causes dehydration, so be responsible and consume it in moderation.

If you're considering trading in your older model RV or purchasing your first one, Northern Tier can finance it for you at the best rate in town. Come see us for your loan options, then shop for that perfect boat, camper, motor home, ATV or water craft. Contact your nearest branch office or call toll free 1-800-272-5380.

SPRING FEVER SENIORITY OUTING

Northern Tier Federal Credit Union 2016 Seniority Outing took us to the Old Church Theater in New Rockford, ND for lunch and the funny musical comedy "Church Basement Ladies" then to St. Margaret Mary church in Drake, ND for an awesome supper prepared and served by some wonderful church ladies. It was a FUN Filled day!!!



MOBILE APP UPDATE

Finally, after some technical glitches our mobile app is up and running. You may go to the Apple Store or Google Play Store and search for Northern Tier FCU. Your accounts will be available at your fingertips. If you have any issues getting the app set up call one of our branches for assistance. We're always looking for ways to improve and expand our products and services. Let any of our branch managers know of your ideas.

ID PROTECT

As a reminder, you must register and activate IDProtect in order to take advantage of its protection. This is a comprehensive identity theft protection service included with all Performance and Advantage checking accounts.

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

- 1) Go to 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.

PROPERTY FOR SALE

Northern Tier currently has the following property for sale in Minot. 1995 Medallion Mobile Home 14x56, 2 BR, 1 BA, AC and a garage. 2013 Champion Regency Mobile Home 16x80, 3 BR, 2 BA, AC. Both of these homes are set up in local mobile parks and can be seen by calling Jeff at 701-727-6111 x 124. You may also view pictures on our website under the Repos for Sale link.

NEW EMPLOYEES

Tiffany Mabee – Member Service, Minot AFB Branch
Rebecca Fifield – Teller, Minot AFB Branch
Hope Jones – Teller, Minot AFB Branch
Cassie Frazier – Teller, Minot Branch

PEE WEE PENGUIN WINNER

2nd Quarter
Braleigh Anhorn, Sawyer

FINANCIAL STATEMENT

As of May 31st, 2016

Assets..... \$119,874,846
Shares \$107,756,872
Loans..... \$81,908,692
Members..... 12,068

HOLIDAY CLOSINGS

July 4 – Independence Day
September 5 – Labor Day

SAVINGS RATES

SAVINGS

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

SENIORITY CLUB

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

CHECKING

Advantage Checking

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

MONEY MARKET ACCOUNT

\$1,000 Min. Balance..0.30% APY *Rate effective on June 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 June 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
Signature7.95% - 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