

NOTEWORTHY NEWS Northern Tier Federal Credit Union

PUBLISHED QUARTERLY

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ANNUAL ELECTION PROCESS

The Election/Nominating Committee has completed its initial job of searching for potential nominees to run for election to the **NORTHERN TIER FEDERAL CREDIT UNION** Board of Directors. There are seven seats on the Board, four of which become vacant as of the annual membership meeting on May 6, 2017. The four members nominated by the committee are listed below.

Our bylaws and policies provide for absentee balloting. Many of our members live and work great distances from Minot (some stationed overseas). This makes the nominating and petitioning process even more important. **THERE WILL BE NO NOMINATIONS FROM THE FLOOR AT THE ANNUAL MEETING** as long as there is at least one nominee for each vacant seat.

If you were not nominated and still wish to be placed on the ballot, your alternative is to petition the membership. A valid petition consists of the legible signature of at least 75 members in good standing provided to the Secretary of the Board of Directors no later than March 27, 2017. A statement of qualification and biographical data must also be included with your petition. In the event there are only four nominees for the four vacant positions, the Chairman of the Board of Directors will declare the election process terminated and the positions filled by acclamation.

For further information please contact Marvin Wierenga, Chairman of the Election Committee, at (701) 852-5987 or the Credit Union at (701) 727-6111 ext. 116.

The Nominating Committee has nominated the following members: Ken Klebe, Bob Herrington, John Riley and Kyle Rieger.



ABSENTEE BALLOT REQUEST FORM FOR BOARD OF DIRECTORS ELECTION MAY 6, 2016

Name _____
(Please Print)

Address _____

City, State, Zip _____

Signature _____ Acct. No. _____

Nomination by petition closes March 27th. Absentee ballot request form to be returned to the credit union by March 27th. Ballots will be mailed with candidate information on April 6th.

NORTHERN TIER FEDERAL CREDIT UNION
ELECTION COMMITTEE
P.O. BOX 1987
MINOT, ND 58702-1987

Town Meetings

Velva, May 2, 2017 – 11:30 a.m., Senior Center
Willow City, May 4, 2017 – 12:00 p.m., Community Hall

Annual Meeting

May 6, 2017 – 6 p.m. Social at Holiday Inn Riverside, Minot
6:30 p.m. Dinner and 7:15 p.m. Meeting

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.

Find and LIKE Northern Tier Federal Credit Union on



Keep in touch with what is happening in your credit union.

MOBILE APP IMPROVEMENT

Northern Tier will add a new function to our mobile app in the coming year. Remote Deposit Capture will enable members to take a picture of the front and back of a check for deposit into their account. Industry experts say this is the most used feature of financial mobile applications. The mobile app is available now for devices running iOS and Android operating systems. Keep checking our web site to see when the new function is available. Members will be able to manage their finances from practically anywhere by using a hand held mobile device. 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.

Hey kids! Every time you make a deposit into your Pee Wee account your name is entered into a quarterly drawing & you could win \$25.00!

Find Pee Wee and Friends, Kiwi and Sheldon on our Pee Wee Penguin page on our website at www.ntiernd.org/. Just CLICK on the Pee Wee Young Saver's Club banner. Enjoy games and activities to help kids learn about saving money and smart spending!

HOLIDAY CLOSINGS January 16 – Martin Luther King Jr. Day

NEW EMPLOYEES

Courtney Kint – Teller, Minot AFB Branch

PEE WEE PENGUIN WINNER

4th Quarter – **Lani Volochenko**

FINANCIAL STATEMENT

AS OF NOVEMBER 30TH, 2016

Assets.....	\$120,448,190
Shares.....	\$107,107,591
Loans.....	\$86,021,561
Members.....	12,055

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

SAVINGS RATES

SAVINGS

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

SENIORITY CLUB

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

CHECKING

Advantage Checking

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

MONEY MARKET ACCOUNT

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

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