

# NOTEWORTHY NEWS



**Northern Tier**  
Federal Credit Union

PUBLISHED QUARTERLY

JULY 2014

## SENIORITY OUTING

The annual seniority outing is a one day trip scheduled for August 6, 2014. The first stop will be in Carrington with a catered lunch by Grace City School House Café and a tour at Pipestem Creek. Following that we'll travel to New Rockford for a show at the Old Church Theatre. As we head back home the final stop will be at the Spectators Bar & Grill in Harvey where you can order off of the menu.

We will be traveling by charter bus with pick-up and drop-off sites in Minot, Velva and Drake. Participants must be able to do steps to get in and out of the bus. This trip is not walker or wheelchair friendly and there is a considerable amount of walking.

Cost of the trip is \$75, which includes transportation, one meal, tour guide and show ticket. It does not include supper in Harvey. There are 42 seats available and they will be filled on a first come, first served basis. Stop by any Northern Tier office or call Barb at the Velva office at 701-338-2029 to reserve your seat. Payment is required when seats are reserved and refunds will be given due to illness or any other emergency.

## SCHOLARSHIP RECIPIENTS

Credit Union United Chapter High School Scholarship awarded Sarah Wherley and McKenna Foley, both students at Velva High School, a \$300 scholarship each.

Sarah Wherley also received \$500 from the Northern Tier FCU Velva Dollar for Scholars scholarship, as well as a \$500 scholarship from the Credit Union Association of the Dakotas.

Congratulations to our scholarship winners and best wishes on your future educational endeavors.

## CHECK IMAGES NOW AVAILABLE

Northern Tier added another service for all our members with online banking. When accessing your checking account online you will now be able to view a front and back copy of checks cleared on your account. Just click on the check icon in your online check register to view them.

## NUMBERS FOR LOST OR STOLEN ATM/DEBIT CARDS

Should your ATM/debit card become lost or stolen, the number to call is 1-800-528-2273 after normal business hours. During normal business hours call 701-727-6111 or 1-800-272-5380 or contact any of our five branches for immediate assistance. These numbers are also on our web site.

## HOLIDAY CLOSINGS:

July 4 – Independence Day

September 1 – Labor Day

## PEE WEE PENGUIN WINNER

2nd Quarter – **Morgan Moss**

## EMPLOYEE OF THE QUARTER

Jennifer Hedstrand was named employee of the quarter for the first quarter of 2014. She is a loan officer at our Velva Branch and also fills in as a teller when needed. Jennifer can help you with a consumer, personal, ag or commercial loan. Congratulations!

## PROMOTIONS

**Veronica Arriaga** was promoted from teller to member service representative at the Minot AFB Branch.

## NEW EMPLOYEES

**Ana Galindo** – Teller, Minot Branch  
**Ashley Mogard** – Teller, Minot Branch  
**Katie Heidinger** – Teller, Velva Branch

## COMMITTED TO THE COMMUNITIES WE SERVE

### FINANCIAL STATEMENT

#### As of May 30, 2014

Assets..... \$112,880,188  
Shares ..... \$102,286,096  
Loans..... \$77,994,090  
Members..... 12,388

**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

### SAVINGS RATES

#### SAVINGS

\$100 and Above.....0.25% APY \*Rate effective on July 1, 2014

#### SENIORITY CLUB

\$2,500 Min. Balance.....0.30% APY \*Rate effective on July 1, 2014

#### CHECKING

*Advantage Checking*

Calculated Daily .....0.25% APY \*Rate effective on July 1, 2014

#### MONEY MARKET ACCOUNT

\$1,000 Min. Balance.....0.30% APY \*Rate effective on July 1, 2014

#### 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 July 1, 2014

### LOAN RATES

#### FIXED RATE

New or Used Cars/Trucks/Boats...2.25% - 16.00% APR \*Rates subject to change

Campers/RV's.....2.25% - 16.00% APR \*Rates subject to change

Agriculture .....4.25% - 8.50% APR \*Rates subject to change

Signature .....8.25% - 17.50% APR \*Rates subject to change

#### SHARED SECURED

	<u>Index</u>	<u>Actual</u>
Regular Savings	0.25	4.25
Super Money Market	0.80	4.80
Money Market	0.30	4.30

\*Rates subject to change

