

NOTEWORTHY NEWS



Northern Tier
Federal Credit Union

PUBLISHED QUARTERLY

SEPTEMBER 2014

10 WARNING SIGNS OF FRAUD

Be alert for these statements when a telemarketer calls you. They are important warnings telling you to be suspicious:

1. You've "won a prize," or "a prize has been reserved for you."
2. You've been "selected to receive" a special offer.
3. You must "act immediately" or lose your chance for a special offer.
4. You must spend money to "reserve your free gift" or "pay for shipping for your gift."
5. You're promised "fantastic financial returns" or "risk-free investing."
6. You're told that a "legal loophole allow people in the know" to profit from a "one-time-only situation."
7. You're asked for your credit card number and expiration date "to make sure you are a credit card holder."
8. You're asked for your Social Security number or personal financial information, such as your bank account number.
9. You're asked to donate to an agency that sounds like a well-known charity, such as the "American Cancer Center" (instead of the American Cancer Society).
10. You're asked to give an organization you don't know, but that sounds like it's linked to a public agency, like the "Police Support Center."

Remember—if it sounds too good to be true, it probably is.

You can stop almost all telemarketing calls by registering your home phone and cell phone number on the Do Not Call List. It's free and easy by calling 1-888-328-1222.

IS YOUR ACCOUNT INFORMATION CURRENT

Have you moved recently or gotten a new cell phone? It's important to keep your account information up-to-date. Be sure your mailing address and phone numbers are current. If you need to make any changes contact one of our branches for assistance.

ONLINE STATEMENTS AVAILABLE

If you have access to a computer you can get your statements electronically instead of through the mail. Not only does this reduce the amount of paper you might eventually shred, but it also saves your credit union money by not having to print and mail statements. Take advantage of modern technology and sign up for eStatements at any of our branches.

HOLIDAY CLOSINGS:

November 11 – Veterans' Day
November 27 – Thanksgiving
December 25 – Christmas
January 1 – New Year's Day

**COMMITTED TO
THE COMMUNITIES
WE SERVE**



Members enjoying our seniority outing at the beginning of August.

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. Listen for the prompt for lost or stolen ATM/debit cards and it will give you a toll-free number to call and talk to someone. 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.

PEE WEE PENGUIN WINNER

3rd Quarter – **Matthias Jensen**

PROMOTIONS

Randie Music was promoted from head teller to loan officer at the Minot AFB Branch.
Jennifer Zewick was promoted from member service representative to loan officer at the Minot Branch.
Ana Galindo was promoted from teller to member service representative at the Minot Branch.

NEW EMPLOYEES

Elisabetta Gallo – Member Service Representative, Minot AFB Branch
Christen Harvey – Teller, Minot AFB Branch
Kara Ramsey – Teller, Velva Branch
Amanda Byrd – Teller, Minot Branch
Wendy Bails – Teller, Minot Branch

FINANCIAL STATEMENT

AS OF AUGUST 31ST, 2014

Assets..... \$111,888,173
 Shares \$101,335,185
 Loans..... \$79,292,430
 Members..... 12,434

MINOT AFB **MINOT**
 PH: 727-6111 PH: 838-5141
 FAX: 727-6108 FAX: 838-4416

VELVA **BUTTE**
 PH: 338-2029 PH: 626-7153
 FAX: 338-2455 FAX: 626-7169

WILLOW CITY
 PH: 366-4508
 FAX: 366-4703

SAVINGS RATES

SAVINGS

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

SENIORITY CLUB

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

CHECKING

Advantage Checking

Calculated Daily0.25% APY *Rate effective on Oct. 1, 2014

MONEY MARKET ACCOUNT

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

SUPER MONEY MARKET ACCOUNT

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

\$25,001 to \$50,0000.50% APY

Over \$50,0000.60% APY

*Rate effective on Oct. 1, 2014

LOAN RATES

FIXED RATE

New or Used Cars/Trucks/Boats...2.45% - 16.00% APR *Rates subject to change
 Campers/RV's.....2.45% - 16.00% APR *Rates subject to change
 Agriculture4.25% - 8.50% APR *Rates subject to change
 Signature8.25% - 17.50% APR *Rates subject to change

SHARE 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

