

NOTEWORTHY NEWS



**Northern Tier
Federal Credit Union**

PUBLISHED QUARTERLY

JUNE 2013

JULY SENIORITY OUTING

Our annual seniority outing is set for Wednesday, July 31 and Thursday, August 1. The itinerary is as follows: Wednesday – lunch and tour at Elaine’s Garden, School and Guesthouse in Balfour; garden tour, wine tasting and supper at Dakota Sun Garden and Winery near Carrington; show, Life Could Be a Dream, at Old Church Theatre in New Rockford; lodging at Spirit Lake Casino & Resort. There will be time for casino gaming and breakfast will be on your own at the Dakotah Buffet or the Snack Bar. Thursday – lunch, shopping, and museum in down town Devil’s Lake; Rockin’ Relics Soda Fountain & Antiques in Rugby.

Travel will be by charter bus with pick-up and drop-off sites in Minot and Velva. We will return late Thursday afternoon. This trip is not walker or wheel chair friendly and there is a considerable amount of walking. You must be able to do steps and get in/out of the bus.

Cost is \$125 double; \$130 single which includes transportation, two meals and tour guide fees on Wednesday, show ticket and hotel. Only 42 seats available – stop by any Northern Tier office or call Barb in Velva at 701-338-2029 to reserve your seat. Payment is required at the time of reservation. Refunds will only be given due to illness or any other emergency.

NEW WIRE PROCEDURES

We will implement new wire procedures beginning August 1st. Signatures will be required for all outgoing wires. For recurring wires we will set up passcodes for those members who call on a regular basis to send wires over the phone.

These new procedures are for your and the credit union’s protection and convenience. Call any branch for questions.

CONGRATULATIONS!

Natalie Mantei of Butte was the winner of a \$300 scholarship from the Credit Union United Chapter.

Georgie Dietz of Velva was the winner of the Northern Tier Velva Dollars for Scholars \$500 scholarship. Best wishes to each one as they pursue their education goals.

Pee Wee Penguin Winners: 1st Quarter – Danica J. Rath, 2nd Quarter – Brett Farley

HOLIDAY CLOSINGS: July 4 – Independence Day • Sept 2 – Labor Day

COMMITTED TO THE COMMUNITIES WE SERVE

NEW EMPLOYEES

Northern Tier welcomes the following new employees:

Michelle Martin – Teller, Minot AFB Branch

Kymerly Nace – Teller, Minot AFB Branch

Jennifer Hedstrand – Loan Officer, Velva Branch

EMPLOYEE OF THE QUARTER

Sandy Branham was the employee of the first quarter. She is a loan officer at the Minot Branch. Sandy meets our members' financial needs in many ways and always with a smile. She has been with Northern Tier since March 2010.

EMPLOYMENT OPPORTUNITIES

Northern Tier is always looking to fill our employment vacancies with the best qualified applicants. If you or someone you know is currently looking for employment, contact one of our branches to inquire about our current openings. In the future we will begin posting available positions on our web site, www.ntiernd.org.

FINANCIAL STATEMENT As of May 31, 2013

Assets.....	\$105,003,353
Shares	\$95,340,800
Loans.....	\$79,068,981
Members.....	12,243

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, 2013

SENIORITY CLUB

\$2,500 Min. Balance.....0.30% APY *Rate effective on July 1, 2013

CHECKING

Advantage Checking

Calculated Daily0.25% APY *Rate effective on July 1, 2013

MONEY MARKET ACCOUNT

\$1,000 Min. Balance.....0.30% APY *Rate effective on July 1, 2013

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 July 1, 2013

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

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

