

# NOTEWORTHY NEWS



**Northern Tier**  
Federal Credit Union

PUBLISHED QUARTERLY

MARCH 2014

## ANNUAL MEETING DATE CHANGED

The dates of our annual and town meetings have been changed.

The annual meeting will be held on April 26 at the Holiday Inn Riverside, Minot. Social hour is 6:00 p.m.; dinner at 6:30 p.m.; and meeting at 7:15 p.m. Cost is \$5.00 per person and may be purchased up to close of business on Thursday, April 24 at any branch or at the door the evening of the meeting. Entertainment will be provided by the Treblemakers and drawings for door prizes will be held throughout the evening.

Velva's town meeting will be held on April 22 at the Senior Center on Main Street. Lunch will be served at 11:30 a.m. along with drawings for door prizes after the meeting.

Willow City town meeting will be held on April 24 at the Community Hall. Lunch will be served at 12:00 p.m. and drawings for door prizes will be after the meeting.

## NEW ONLINE BANKING ENHANCEMENTS!

Added for security and protection to access your accounts is the separation of your username and password from being on the same page. You now have to enter your username first before you are able to enter your password.

Some non-security features added to the new online banking website are tabs to help you navigate the webpage and tools. The tools that are available are a calculator, add notes or reminders, and a calendar. You are still able to custom name your accounts for your convenience.

E-Statements are now available to view more than 18 months and will be available to view online until you are no longer a member.

If you need any help with our online enhancements or features just give us a call at any of our locations.

## NEW EMPLOYEES

**Northern Tier welcomes the following new employees:**

**McKenzie Hoffner** – Teller, Minot Branch

**Iesha Brahman** – Teller, Minot Branch

## 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](http://www.ntiernd.org).

**COMMITTED TO THE COMMUNITIES WE SERVE**

## PURPOSE - To SERVE MEMBERS

The most important responsibility of credit unions is promoting the financial success of their members. While maximizing profits for shareholders drives other financial institutions, credit unions are not-for-profit. The money they make does not pay dividends to stockholders. It is invested in members.

## GOVERNANCE - VOLUNTEER DIRECTORS ELECTED BY MEMBERS

Credit unions are locally owned and their boards of directors are elected by members. Decisions about the organization, direction, programs and policies that govern credit unions are driven by the benefits they provide to members. The people who are saving to buy a first home, finance a child's education or make a new car purchase. Credit union boards are made up of volunteers who understand member needs and focus on ways to meet those needs. Conversely, other financial institutions answer to shareholders, so their bottom line is maximizing profits.

## PEE WEE PENGUIN WINNER

1st Quarter - **Noah Myers, Minot AFB**

**HOLIDAY CLOSINGS:** May 26 – Memorial Day, July 4 – Independence Day

### FINANCIAL STATEMENT

#### AS OF FEBRUARY 28, 2014

Assets.....	\$111,955,397
Shares .....	\$101,543,421
Loans.....	\$78,111,317
Members.....	12,296

#### 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 April 1, 2014

#### SENIORITY CLUB

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

#### CHECKING

*Advantage Checking*

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

#### MONEY MARKET ACCOUNT

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

