

# NOTEWORTHY NEWS



**Northern Tier**  
Federal Credit Union

PUBLISHED QUARTERLY

SEPTEMBER 2013

## NEW OVERDRAFT PROTECTION

Northern Tier will begin to offer overdraft protection for ATM and debit card transactions in the coming months. We currently only offer overdraft protection on share drafts. Look for more information regarding this additional service in your mailbox. The additional coverage will require you to opt in for this service. Contact any branch office if you have any questions.

## NEW EMPLOYEES

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

**Chris Noordsy** – Vice President – CFO, Minot AFB Branch

**Ashlyn Kelly** – Teller, Minot AFB Branch

**Veronica Arriaga** – Teller, Minot AFB Branch

**Kelsey Steeves** – Teller, Minot Branch

**Amy Haskell** – Bookkeeping, Minot AFB Branch

**Jacob Delisle** – Loan Officer, Minot Branch

**Danelle Beale** – Member Service, Minot AFB Branch

**Destiny Viellieux** – Teller, Velva Branch

## PEE WEE PENGUIN WINNER

3rd Quarter winner is **Irin Romich** (from Minot office)

## PROMOTIONS

**Cynthia Ashraf** – Minot Branch, promoted from head teller to assistant branch manager

**Lenoris Ector** – Minot AFB Branch, promoted from member service to loan officer

## 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).

## HOLIDAY CLOSINGS:

Nov 11 – Veteran's Day, Nov 28 – Thanksgiving Day

Dec 25 – Christmas Day, Jan 1 – New Year's Day

**COMMITTED TO THE COMMUNITIES WE SERVE**

# SENIORITY OUTING



## FINANCIAL STATEMENT

As of August 31, 2013

Assets.....	\$105,101,879
Shares .....	\$94,967,509
Loans.....	\$80,306,865
Members.....	12,320

### MINOT AFB

PH: 727-6111

FAX: 727-6108

### VELVA

PH: 338-2029

FAX: 338-2455

### MINOT

PH: 838-5141

FAX: 838-4416

### 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 Oct. 1, 2013

### SENIORITY CLUB

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

### CHECKING

*Advantage Checking*

Calculated Daily.....0.25% APY \*Rate effective on Oct. 1, 2013

### MONEY MARKET ACCOUNT

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

### 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 Oct. 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

