

Second Quarter, 2005



# Northland Connection

The Northland Teachers Community Credit Union Newsletter

## NEW 5 YEAR CD!

NTCCU is pleased to announce a 5 year Certificate of Deposit is now available. Interested? Call us for details!



Let AutoDirect be your personal shopper to help you find your next car, truck van, or SUV.

For every vehicle purchased during April and May 2005, you will receive a \$100 gas card certificate. Get pre-approved at NTCCU today!

AutoDirect has successfully helped many credit unions members. AutoDirect can:

- Locate almost any year, make or model
- Each vehicle certified by an independent shop
- A limited warranty is provided
- Extended service packages available
- Trade-ins welcome
- Guaranteed below retail pricing

**Call Tonya at 913-322-2886 for further information.**

## Hurry, Home Loan Rates are Going Up!

NTCCU is offering a great low interest rate for our Home Equity Line of Credit and Home Improvement loans. But rates are getting ready to go up — so hurry in to see us!

### How Much Equity do I Have?

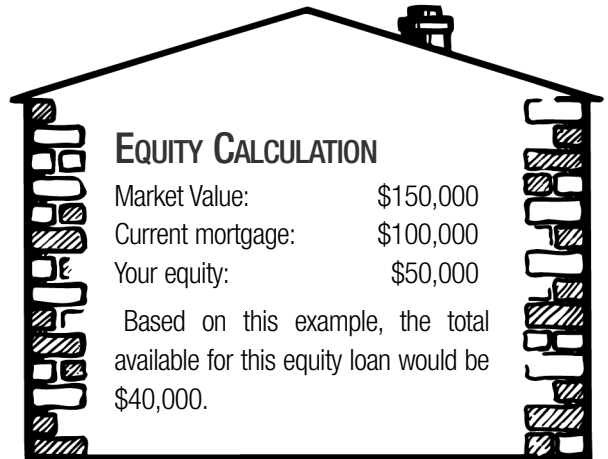
Equity is the difference between your home's market value and the amount left on your mortgage. You can borrow up to 80% of available equity, *see chart at right.*

### Which Option is Best?

Want all the money at the beginning of the loan and a 3-year repayment?

Choose a **Home Improvement Loan**. Borrow up to \$10,000, at a low fixed interest rate of 5.9%<sup>APR</sup>!

Want to borrow and repay the available amount for up to 15 years? Choose a **Home Equity Line of Credit Loan**. The current rate for this loan is just 4.99%<sup>APR</sup>, *this rate will change during the life of the loan.*

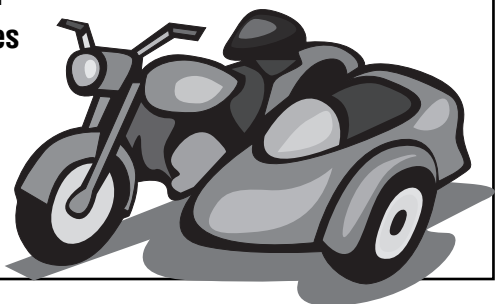


**HURRY, CALL NTCCU TODAY!**

## Springtime FUN LOAN

**NTCCU is offering great low rates for motorcycles, 4-wheelers and dirt bikes**

- Finance 95% of sticker price
- Loan terms *up to* 5 yrs
- Rates of 6.9%<sup>APR</sup> and 8.9%<sup>APR</sup>
- Apply online in minutes at [www.northlandteachers.org](http://www.northlandteachers.org)



# Northland Teachers Community Credit Union

10001 North Oak Trafficway • Gladstone, MO 64118 • [northlandteachers.org](http://northlandteachers.org)  
(816) 452-8375 Office • (816) 455-3249 Fax • (816) 965-0539 TellyTeller

**Your Account Is Fully Insured!**



## SHARE RATES

	AP	APY
<b>REGULAR SHARES</b>	.75%	.75%
<b>CHRISTMAS CLUB</b>	.75%	.75%
<b>IRAS</b>	1.25%	1.25%
<b>MONEY MARKET</b>		
<i>over \$10,000</i>	2.00%	2.01%
<i>\$2,000 - \$9,999</i>	1.05%	1.05%
<b>CDs</b>		
<b>6 month</b>	2.20%	2.21%
<b>1 year</b>	2.50%	2.51%
<b>2 year</b>	3.00%	3.02%
<b>3 year</b>	3.50%	3.53%
<b>5 year</b>	4.00%	4.04%

All accounts insured  
up to \$100,000 by NCUA



## LOAN RATES

*New Cars 2002 — 2004*  
Call the Credit Union for your  
personalized rate

*Used Cars 2000 — 1994*  
Call the Credit Union for your  
personalized rate

<b>Signature Loans</b>	14.90%
<b>Home Improvement</b>	7.00%
<b>Home Equity</b>	4.90%
<b>Shared Secured Loans</b>	4.00%

## LOBBY HOURS

**Monday - Friday**  
**10:00 a.m. – 5:00 p.m.**

## DRIVE-UP HOURS

**Monday - Friday**  
**9:00 a.m. – 5:30 p.m.**

## HOLIDAY CLOSINGS

*The credit union office will be closed  
to observe these holidays.*

**Memorial Day**  
**Monday, May 30, 2005**

**Independence Day**  
**Monday, July 4, 2005**

# Did You Know?

Northland Teachers Community Credit Union (NTCCU) has grown a lot since it was chartered 70 years ago to serve the teachers of North Kansas City school district. NTCCU recently expanded its field-of-membership, to also include anyone who works or lives in Clay, Ray or Clinton Counties, Missouri and lives or works in zip codes 64153 and 64154 in Platte County, Missouri.



### SERVING THE WHOLE COMMUNITY

Our motto "Like our teachers, serving the whole community" expresses our purpose — to provide financial services to teachers and non-teachers. We serve all members in a friendly, fast and convenient manner. We are a member-owned, member-managed financial cooperative. Our savings and loan rates are often more favorable than other financial institutions.

### FAMILY MEMBERS INVITED

We want to serve as your family's primary financial institution. Once your share account is open, we invite you to participate in all of our services. Your membership also qualifies your immediate family for membership.

## PRIVACY NOTICE

Northland Teachers Community Credit Union (NTCCU) collects non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any non-public information about you to anyone, except as permitted by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described above in the notice.

NTCCU restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

# MEMBER UPDATES

## ARE YOUR RECORDS CURRENT?

**Have you moved?** Please send us your new address so we can keep our records current.

**Have you had other life changes?** Have you gotten married, had a child, or have your children moved out? You may want to update your account card and beneficiary information.

## WE'RE PAYING FOR GOOD GRADES

NTCCU will deposit \$5 for each A and \$3 for each B into a child's NTCCU savings account. Grade cards must be received by June 15, 2005, and presented to NTCCU by September 30, 2005. *The maximum deposit is \$20 per child.*