

Northland Connection

The Northland Teachers Community Credit Union Newsletter

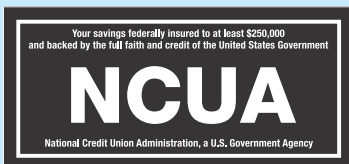
3.9%^{APR}

YOUR
MONEY IS
SAFE AND
SECURE AT
NTCCU!

Savings (Share) Accounts at federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount, \$250,000 as of October 3, 2008.

The Emergency Economic Stabilization Act of 2008 increased the insurance coverage on all accounts up to \$250,000 until December 31, 2009.

**Northland Teachers
Community Credit
Union is federally
insured by the NCUSIF.**



New NTCCU Home Equity Loans

Open a new adjustable interest rate Home Equity Loan at NTCCU and you will enjoy the special rate of 3.9%^{APR} for the first year!

This rate is available for a limited time to qualified members. You can take up to 15 years to repay this loan, or pay it off early with no pre-payment penalty.



CALL FOR COMPLETE DETAILS

AUTO LOANS

Save money by refinancing your auto loan at NTCCU! We are offering rates *as low as* 4.9%^{APR}



**Your Account Is Fully
Insured up to \$250,000!**



Northland Teachers Community Credit Union

6604 North Oak Trafficway • Gladstone, MO 64118 • northlandteachers.org
(816) 452-8375 Office • (816) 455-3249 Fax • (816) 965-0539 **TellyTeller**



SHARE RATES

	AP	APY
REGULAR SHARES	.50%	.50%
CHRISTMAS CLUB	.50%	.50%
IRAs	1.00%	1.05%
MONEY MARKET		
<i>over \$25,000</i>	1.10%	1.11%
<i>\$10,000 - \$24,999</i>	.85%	.86%
<i>\$2,000 - \$9,999</i>	.60%	.61%
CDs		
6 month	1.50%	1.51%
1 year	1.75%	1.76%
2 year	2.00%	2.01%
3 year	2.35%	2.37%
5 year	2.65%	2.67%

Each Northland Teachers
Community Credit Union
account is federally insured up
to \$250,000 by the NCUSIF.



LOAN RATES

New Cars 2007 — 2009
Call the Credit Union for your
personalized rate

Used Cars 2007 — 2000
Call the Credit Union for your
personalized rate

Signature Loans	14.90%
Home Improvement	5.90%
Home Equity	5.90%
Shared Secured Loans	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

NTCCU will be closed these days.

Mon September 7
Labor Day

Mon October 12
Columbus Day

Wed November 11
Veteran's Day

Did You Know?

NTCCU offers **FREE** Checking! Combine this service with our other **FREE** convenience services and you have a winning deal!

CHECKING ACCOUNTS

A checking account at NTCCU is **FREE!**
Open one with just \$25! Here are just a
few of the benefits.

- No monthly service fee
- No per check fee
- No minimum balance requirement
- Unlimited check writing



CONVENIENCE SERVICES

Combine a NTCCU checking account with these services.

- **FREE** On-Line Banking
- **FREE** MasterCard ATM/Debit Card (subject to approval)
- **FREE** Telly Teller, our 24-hr audio response service
- Overdraft Protection for approved accounts
- Direct Deposit of paychecks, retirement checks, etc.

NTCCU IS ONLINE!

www.northlandteachers.org
FREE Online Banking

Our site allows you to:

- balance your account;
- see which checks have cleared;
- transfer funds between your accounts
- download your checking account information into Quicken; and
- print statement copies.

Online Loan Application

You can apply online for loans and savings accounts and applications are transmitted securely. You can even reorder checks online!

Loan Calculator

Calculate your monthly payment with our online calculator.

Visit Us Today!

Member Updates

SAVE FOR RETIREMENT

No matter your age, now is the time to start planning for your financial future. An Individual Retirement Account (IRA) can help you build for your retirement today through a tax-deferred savings plan.

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 children moved out? Please update your account card and beneficiary information as needed.