



# ***Northland Connection***

The Northland Teachers Community Credit Union Newsletter

6604 North Oak Trafficway • Gladstone, MO 64118 • (816) 452-8375 • [northlandteachers.org](http://northlandteachers.org)

## Summer Vacation Loan

BORROW UP TO \$5,000 FOR 36 MONTHS

rates as low as

# 7.99%<sup>APR</sup>



- **Low Loan Rates** — the low rate of 7.99%<sup>APR</sup> is fixed for up to 3 years, or 36 months!
- **Low Monthly Payment** — a low interest rate means your monthly payment is lower.
- **Quicker Pay Off** — the faster you pay off your loan, the better your financial position.
- **Easy Application** — apply online or at our office. We will give you an answer quickly, and you can be on your way!

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## Refinance and Save \$\$\$

Did you recently purchase a new 2009 or 2010 vehicle? If yes, do you know the interest rate on your loan? If it is higher than 4.90%<sup>APR</sup> you are paying too much!

Call NTCCU to refinance  
your loan and save money!



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

## SHARE RATES

	AP	APY
REGULAR SHARES	.50%	.50%
CHRISTMAS CLUB	.50%	.50%
IRAs	1.00%	1.05%
<b>MONEY MARKET</b>		
<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%
<b>CDs</b>		
<b>6 month</b>	1.50%	1.51%
<b>1 year</b>	1.75%	1.76%
<b>2 year</b>	2.00%	2.01%
<b>3 year</b>	2.35%	2.37%
<b>5 year</b>	2.65%	2.67%

NTCCU Accounts Federally Insured up to \$250,000.



## LOAN RATES

**New Cars 2009 — 2010**  
Call the Credit Union for your personalized rate

**Used Cars 2008 — 2001**  
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**

**Monday, September 6**  
Labor Day

**Monday, October 11**  
Columbus Day

# HOME EQUITY LOANS — WHAT YOU NEED TO KNOW

A home-equity loan (second mortgage) lets home owners borrow money by leveraging the equity in their homes. A home-equity loan might work well for you, but be aware of the downsides.

- **Wise Use of Equity** — using the equity in your home for remodeling projects, to pay for an education, or pay off high interest rate credit cards may be a good use of this equity. However, don't use the money for spending sprees. Your home is your biggest asset and the sooner it is paid off, the better.
  - **Tax Deductibility** — if you decide to borrow against your home, the biggest benefit may be the tax deductibility of the interest. Consult a tax advisor for details.
  - **Low Interest Rate** — NTCCU is offering a low rate of just 3.9%<sup>APR</sup> for the rest of 2010! This rate may increase in 2011.
  - **Lower Payment** — a lower interest rate means your monthly payment is lower.
- If you are considering a home-equity loan come to NTCCU first. Let us help you decide if this loan is right for you. We are here to help.



## Protect your ID

There is no guarantee that you won't become a victim of identity theft. However, you can minimize the risk and the damage of a stolen ID. Here are some tips to make it more difficult for thieves to access your information.

- Protect your Social Security Number — never carry your card in your wallet or purse.
- Treat your trash and mail carefully — shred anything that lists your SSN or account numbers.
- Store information in secure locations.

## Member Updates

- Be on guard when using the Internet and look for signs the site is secure.
- Select intricate passwords.
- Safeguard your purse and wallet.
- Verify sources before sharing information — never give out your account numbers to someone who "says" they are representing your credit union or bank.

## Safe and Secure

Protect your savings and retirement funds by opening an account at NTCCU. Each account at NTCCU is Federally insured up to \$250,000.



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