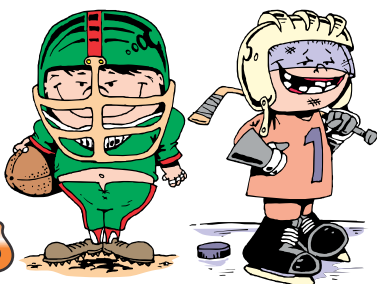


Your Money Matters



Your Checking Account Includes Free Internet Banking

This spring we converted to a new online banking system. One of the nice advantages of the new system is a comprehensive Internet Banking program. The program is called: It's Me 24/7. It's your access to your account anytime and anywhere through a secure PC or mobile connection. Our tellers are happy to set you up or walk you through the steps to access your account by Internet or telephone.

We also have Internet Bill Pay for paying your bills online. This service is free to Premium Checking account holders. Save your stamps and envelopes and let our bill pay service do that for you. You can schedule payments to come out on time each month. You can track automatic payments and download transactions through Internet Banking into Quicken software. See or call a teller for details.

Dealing with the Financial Crisis

THE FED RUNS THE SHOW: The Federal Reserve Board is manipulating the interest rates that influence the bank and credit union rates throughout the country. Even though interest rates are kept artificially low, the banks aren't lending due mostly to government over-regulation as a reaction to the mortgage loan crisis.

We are actively dealing with all the new regulations, interest rate manipulations, and unchecked financial fraud. Keeping your money and personal information safe while providing you with great financial products are our priorities. That's why we will continue to work diligently to bring you peace of mind. The following issues are not just affecting Northland C.U. They are affecting all credit unions.

LOW DIVIDENDS ON SAVINGS: The Federal Reserve Board is keeping interest rates as low as possible. Since the banks can borrow money at rates that are near zero, we have had to invest our extra cash in federally insured institutions that are paying well under 1%. These lower interest rates are forcing us to pay lower dividend rates on your deposits.

LOW LOAN INTEREST RATES: Loan rates are the lowest we have seen in 3 decades, yet nobody is rushing out to buy new cars and homes. Recent moves by the Federal Reserve Board lead us to believe that rates will not change until at least 2013. Our consumer loan rates are the lowest we ever had. We don't expect them to rise in the near future. We do expect that the cost of goods will continue to increase - including new vehicles. This is still a good time to pick up some year-end close-out bargains at local dealers.

NCUA ASSESSMENTS: The corporate credit union failures have forced the NCUA to assess all credit unions annually. Our assessment this year is 0.25% of our insured shares or over \$36,000. We should have a smaller assessment in 2012 but no one knows how long this recovery(?) will take and how many credit unions and banks may yet fail.

CREDIT CARD DANGERS: An alarming trend we see is the use of credit cards to maintain lifestyles. Many of our members have found themselves charging more than they can manage on their credit cards. Filing bankruptcy is causing their credit ratings to suffer and causing losses to the credit union. We have all had to reduce our spending as wages are frozen, hours are cut and the cost of goods go up and up. We are here to help you with our low-rate loan options that you can use to lower the rates and payments on your unsecured debt. Its time to adjust spending habits and dump those high interest rate cards before we can no longer help you.

Savings Idea:

Set up an auto-transfer amount from checking to savings each pay-period. \$25, \$50, \$100 or whatever is a good starting point for your budget and piece of mind. Call a teller today at (509) 466-3456 x 5



"When it comes to credit card offers, the large print giveth, but the small print sure does taketh."



After Hours Use Our 24/7 Walk-up ATM

You can deposit your checks at our deposit ATM and get free, instant access to your deposit. You can instantly get the amount of your deposit - up to \$500 cash - at most ATMs. You will also instantly get up to \$1,000 of purchasing power per day using your debit card at stores, gas stations, and restaurants. Ask a teller about getting your debit card at ext. 5

Northland Credit Union (509) 466-3456
9625 N. Newport Hwy, Spokane, WA 99218



Availability Of Your Funds

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the *Availability Timeline* below for details about when you can use the funds from different types of deposits. The following is our general policy for deposits to accounts open for 30 days or more. Longer delays may apply (see below), and different rules apply for checks deposited to accounts open fewer than 30 days (see page 2).

Availability Timeline for Deposits to Established Accounts

When a deposit is made by...	Deposited funds are available ...
Electronic direct deposit	The same business day
Wire transfer	The next business day
Cash	The next business day
Check	Usually the next business day, but see "Longer Delays May Apply" below

Even after funds from your check deposits are available and you have withdrawn them, you are responsible if the deposited checks are returned unpaid. We may charge such checks back to your account.

What is a "Business Day"?

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before 6:00 p.m. on a business day is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited the next business day.

Longer Delays May Apply

In some cases, funds from check deposits may not be available until the 3rd business day after the day of your deposit. However, the first \$200 of your deposits will be available on the next business day. For purposes of paying checks you write, the remainder is available on the second business day. For cash-withdrawal purposes, an additional \$400 is available on the second business day at or after 6:00 p.m. Any remaining funds are available for cash withdrawal on the third business day after the day of the deposit.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available. (*continued*)

If you will need the funds from a check deposit right away, you should ask us when the funds will be available.

Your ability to withdraw check deposits may be further delayed if:

- We believe a deposited check will not be paid.
- You deposit checks totaling more than \$5,000 on any 1 day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available 7 business days after the day of your deposit.

Immediate Availability and Holds on Other Funds

We may cash a check or make a check deposit available immediately if you have funds to cover that check in one of your accounts with us. If we do, we will hold the funds in your account (equal to the amount of the check deposit) as described above in this policy. For example, if we believe the check will not be paid, we may place a hold of up to 7 days on the funds.

Availability Timeline for Deposits to New Accounts (Open Fewer Than 30 Days)

When a deposit is made by ...	Deposited funds are available ...
Electronic direct deposit	The same business day
Wire transfer	The next business day
Cash	The next business day if deposited in person, otherwise 2 business days
U.S. Treasury check or Government, cashier's, certified, or teller's check payable to you	The first \$5,000 is available on the next business day. Any remainder over \$5,000 is available in 9 business days and deposited in person with a special deposit slip*
Government, cashier's, certified, or teller's check payable to you but not deposited in person or deposited without a special deposit slip*	The first \$5,000 is available on the next business day. Any remainder over \$5,000 is available in 9 business days.
Other checks not specifically described above	In 10 business days

* Special deposit slips can be obtained in any branch. Government, cashier's, certified, or teller's checks will be processed like "other checks" if they are not deposited with a special deposit slip.

October 1, 2011 Loan Rates

VEHICLE LOANS - 100% financing

Loan	Term	Rate
Cars, trucks, Vans, SUVs	24-48mo.	2.90% APR*
Cars, trucks, Vans, SUVs	49-72 mo.	2.90% APR*
Cars, trucks, Vans, SUVs	73-96 mo.	4.90% APR*
Cars, trucks, Vans, SUVs	97-120 mo.	5.90% APR*

Lowest Rates Shown - Your Credit and/or the percentage of the vehicle value you want to borrow or the age of your vehicle may affect your rate. Rates are subject to change.

*APR = Annual Percentage Rate.

VISA & LINES OF CREDIT

Loan	Term	Rate
VISA Credit Card	2%pmt	7.9% APR*
Share Secured	12-36 mo	4.0% APR*
Rate Locker	24-48 mo	7.5% APR*
Line of Credit	tiered	9.9% APR*

The Annual Percentage Rate may vary each quarter. Although our VISA credit card follows an index, the board of directors has chosen to freeze the rate below the index. A review of your credit will determine if you qualify for any of the above plans. Rates are subject to change. *APR = Annual Percentage Rate.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Visit Us on the Web at:

<http://www.northland.org>

E-mail Us on the Web at:

contactus@northland.org

Call us at:

(509) 466-3456

follow us on:

<http://twitter.com/NorthlandCU>

Facebook: Northland Credit Union