



Northern Communities Credit Union
 Dividend and Savings Rates
 Effective March 21, 2019
Savings up to \$250,000 Federally Insured by NCUA

| Deposit Rates | APY* |
|-----------------------------|--------|
| Six-month Share Certificate | 0.300% |
| 12-month Share Certificate | 0.450% |
| 24-month Share Certificate | 0.600% |
| 36-month Share Certificate | 0.750% |
| 48-month Share Certificate | 0.900% |
| 60-month Share Certificate | 1.250% |
| Share Account | 0.200% |
| Youth Shares | 0.200% |
| Second Savings | 0.200% |
| Silver Money Market | 0.250% |
| Gold Money Market | 0.300% |
| Christmas Club | 0.200% |
| Vacation Club | 0.200% |
| Escrow Mortgage | 0.200% |
| Escrow Club | 0.200% |

*All rates effective March 21, 2019 and are subject to change without notice. Dividend rates given are Annual Percentage Yields (APY). Rates may change after account is opened. Fees may reduce earnings. Please see the Fee Schedule to view fees that may apply.

Interest on share certificates of less than 24 months paid at maturity; interest on share certificates of 24 months or more paid quarterly. Minimum share account balance is \$5. A minimum of \$1,000 is required as an opening balance for certificates. A penalty will be imposed for early withdrawal of certificates.

| Locations | Lobby Hours | Drive-up Hours |
|---------------------------------------|----------------|--|
| 800 S 16 th Ave., Virginia | M-F 8:30am-5pm | M-F 8am-5pm |
| 3311 W. Arrowhead Rd., Duluth | M-F 8:30am-5pm | M-Th 7:30am-5pm; F 7:30am-6pm; Sa 8am-12noon |

218-279-3200 / 1-877-419-3200 / 24-hour 1-877-419-3224

