



Northern Communities Credit Union  
 Dividend and Savings Rates  
 Effective January 4, 2023  
*Savings up to \$250,000 Federally Insured by NCUA*

Deposit Rates	APY*
Six-month Share Certificate	0.400%
12-month Share Certificate	0.650%
24-month Share Certificate	0.750%
36-month Share Certificate	0.850%
48-month Share Certificate	1.000%
60-month Share Certificate	1.100%
Share Account	0.100%
Youth Shares	0.100%
Second Savings	0.100%
Silver Money Market	0.150%
Gold Money Market	0.200%
Christmas Club	0.100%
Vacation Club	0.100%
Escrow Mortgage	0.100%
Escrow Club	0.100%

\*All rates effective January 4, 2023 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 <sup>th</sup> 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-5:30pm

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

