



Northern Communities Credit Union
 Dividend and Savings Rates
 Effective January 2, 2024
Savings up to \$250,000 Federally Insured by NCUA

Deposit Rates	APY*
6-month Share Certificate	4.000%
12-month Share Certificate	5.000%
12-month Youth Share Certificate	5.000%
24-month Share Certificate	2.000%
36-month Share Certificate	2.250%
36-month Youth Share Certificate	2.250%
48-month Share Certificate	2.500%
60-month Share Certificate	2.750%
Share Account	0.100%
Youth Share Account	0.100%
Second Savings	0.100%
Silver Money Market	0.500%
Gold Money Market	1.100%
Christmas Club	0.100%
Vacation Club	0.100%

*All rates and terms are effective as of January 2, 2024 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 minimum of \$250 is required as an opening balance for youth 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-5:30pm

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

