



Northern Communities Credit Union

Dividend, Savings and Loan Rates

Effective November 21, 2011

Savings up to \$250,000 Federally insured by NCUA

Certificates (IRA included)	APY	Lending Rates	As Low As
Six-month Share Certificate	0.350%	Home Equity	see us
12-month Share Certificate	0.450%	Variable Rate HELOC	see us
24-month Share Certificate	0.800%	Line of Credit Overdraft protection	9.40% APR
27-month Share Certificate	1.000%	One-Payment Note	9.40% APR
36-month Share Certificate	1.100%	<i>Maximum \$30,000, subject to maximum unsecured debt limits.</i>	
48-month Share Certificate	1.250%	VISA Platinum	see us
60-month Share Certificate	1.550%	VISA Classic	see us

Other Rates	APY
Share Account	0.050%
Youth Shares	0.050%
Second Savings	0.050%
Silver Money Market	0.100%
Gold Money Market	0.350%
Christmas Club	0.050%
Vacation Club	0.050%
Escrow Mortgage	0.050%
Escrow Club	0.050%
Traditional IRA Savings	0.050%
Roth IRA Savings	0.050%
Checking	0.000%

Vehicle Loans		
As Low As		3.7% APR
<i>Restrictions may apply. See loan officer</i>		

Rec and Sports Vehicle Loans		
As Low As		6.20% APR
<i>Restrictions may apply. See loan officer.</i>		

Locations	Lobby Hours	Drive-up hours
3311 West Arrowhead Road, Duluth	M-F 8:30 am - 5 pm	M-F 7:30a - 6:00p; Sat 8a-12p
5322 Grand Avenue, Duluth	M-F 8:30 am - 5 pm	M-F 7:30a - 6:00p
800 16th Avenue South, Virginia/Mt. Iron	M-F 8:30 am - 5 pm	M-T 7:30a - 5:00p; F 7:30a -6p

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

* - All rates effective November 21, 2011 and are subject to change without notice.
 Contact us for details. Loan rates given are Annual Percentage Rates (APR).
 Dividend rates given are Annual Percentage Yields (APY).



**Interest on share certificates of less than 24 months paid at maturity; interest on share certificates of 24 months or more paid quarterly.
 Minimum account balance is \$25; there is no minimum deposit requirement.**