

First Northern has your back with a variety of products and services.

Plus, 500 ways to keep you operating at rock star level!

## **Members receive:**

- Service from a local, established community credit union
- Shared branching with over 30,000 ATMs & access to over 5,000 branches
- · Online Bankina
- · Online Bill Pay
- · Mobile Banking
- Direct Deposit
- · ...and more!

Become a new member and receive up to \$500!\*

Details on back.



## Receive up to \$500!\*



Get \$75 when you perform 30 signature based debit card transactions

Cet \$25 when you sign up for eStatements & Bill Pay

Get up to \$300 when you purchase or refinance a vehicle or home equity loan\*\*\*

## PROMO CODE: BD2018

Visit www.fncu.org to apply online.

\*Offer not available to existing First Northern checking account holders or members who have closed a checking account within the last 90 days. Mention promo code: BD2018 when applying. \*\*1.) To be eligible for our checking bonus of \$100, set up and deposit a minimum of \$500, via direct deposit, monthly. Your direct deposit needs to be an electronic deposit of your paycheck, pension, or government benefits into a First Northern checking account (subject to approval). 2.) To receive our \$75 signature based debit card bonus, use your First Northern Visa debit card, choose credit, and sign for 30 or more purchases within 90 days of account opening. 3.) To receive our \$25 eStatement and Bill Pay bonus, log into our online banking www.fncu.org to sign up for eStatements and initiate three third party bill payments from our bill pay provider within 60 days of account opening. All bonuses will be paid within 90 days of completing related requirements. Note: to receive any bonuses, your other accounts with us must be in good standing, and if your checking account is closed by you or FNCU within 6 months upon opening, we will deduct the bonus amount at closing, \*\*\*To receive up to a \$300 bonus for refinancing a vehicle or home equity loan from another lender, the following requirements and conditions apply: 1.) Refinancing a vehicle or home equity loan from another lender is subject to our guidelines and credit approval, and must be completed within 90 days of opening your new checking account with qualified direct deposit. 2.) If your vehicle or home equity loan is approved, we will pay a bonus of \$100 for loans made between \$15,000 - \$20,000, \$200 for loans made between \$20,001 and \$30,000, and \$300 for loans over \$30,000. Bonus for these transactions will be paid on or after 90 days from the loan's inception. Note: If your loan is paid off within 6 months after inception, we will deduct the bonus amount at the end of that month's statement cycle. Cannot be combined with any other offer. Offer expires 12/31/18. Federally insured by NCUA. Equal Housing Lender.