

We are aware some members are having trouble using their debit cards. If you experience any issues or card declines, please call us at 315.782.0155.

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NEWS:

Stay in the know with Northern!

Northern is coming to Croghan!

April 23, 2019

We're excited to join the Croghan community in the heart of the village in the historic former Marilley Building at 9804 Main Street. The location will

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Employ approximately 40 new members to assist with transactions, new accounts, loans and other needs.

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The location will feature full-service, a walk-up ATM v
 Personal Teller service available during business hours. Personal Tellers provide the option to speak with a Watertown-based team member onscreen in a video conference to complete most common transactions, including deposits and withdrawals, share-to-share transfers, and loan payments. We're working diligently to identify a convenient location to also provide drive-thru service to the community. If all goes according to plan we anticipate opening the relationship center by the end of May.

Northern Credit Union is a not-for-profit financial cooperative and as a member, you are an owner and have a stake and a voice in your credit union. We're committed to giving back to the communities where we live and work and we'd like the opportunity to earn your trust.

What's the Northern difference? Join the Northern Family and find out!

- 2.26% APY for Premium Choice Checking*
- 2.75% APY* for a 12-month CD**
- \$250 New Business & Personal Checking Account Bonus***
- \$25 referral bonus for you and \$50 for a local non-profit****
- We also offer investment services through **Northern Financial Services** (<https://www.mynorthern.com/meet-your-personal-investment-advisers/>)!

Open a **business** (<https://www.mynorthern.com/business-checking/>) or rewards **personal** (<https://www.mynorthern.com/personal-checking/>) account online, call us at 315.782.0155, **stop by the Croghan Fire Hall** (<https://www.mynorthern.com/about-us/events/>), or visit the relationship center closest to you, including in **Lowville** (<https://www.mynorthern.com/location/lowville/>) or **Carthage** (<https://www.mynorthern.com/location/carthage/>).

Let us welcome you to the Northern family by buying you breakfast!

When: June 1, 7 am -12 pm
Where: Croghan **Maple Muesuem** (<https://www.facebook.com/International-Maple-Museum-Centre-183563238443613/>)
What: Join us for a pancake breakfast and learn more about Northern Credit

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Union! **Join**
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RSVP: Let us know your issues or card declines, please call us at 315.782.0155.
Personal Business Advice & Tools (<https://www.mynorthern.com/join>)
(<https://www.surveymonkey.com/r/CreditPancakeBreakfast>)!

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To learn more about Northern Credit Union call 315.782.0155 or stop by any of our
seven relationship centers (<https://www.mynorthern.com/membership>)

Watertown, Lowville, Adams, Carthage, Gouverneur, or LeRay.

Offer expires 7/31/2019 and is subject to end or change at any time. Members with existing checking accounts do not qualify. ***To get initial \$100 deposit incentive member must open a Business, Choice Rewards or Premium Choice Checking account. To get the next \$150 deposit incentive member must maintain their Business, Choice Rewards or Premium Choice Checking account for 60 days with 1) eStatements, 2) direct deposit or ACH payment within 60 days of account opening. Account must have a positive balance to receive incentive. Initial \$100 deposit will be made at account opening. Second \$150 deposit will be deposited 60 days after account opening. ****\$25 refer a friend deposit will be made when new member opens an account. Minimum \$5 deposit required to open and hold membership with NCU. Membership is open to any person who resides, works (regularly conducts business), worships or attends school in Jefferson, Lewis, St. Lawrence, Oswego, Clinton, Franklin, Onondaga and Madison Counties in New York; any person who is employed by or a pensioner of any Select Employee Group in such counties; and any family members of such persons. Incentives are non-transferable. Offer can be revoked at any time. Member is responsible for completing a MISC1099 for tax purposes on cash bonus incentives. **APY = Annual Percentage Yield. Rate current as of 4.18.19 and subject to change at any time. 8The 2.26% APY is paid on Premium Choice checking balances up to \$25,000 each month when the following minimum monthly requirements are met: receive a Direct Deposit or make an ACH Debit, receive eStatements, and make at least ten debit card signature transactions. Checking balances of \$25,000.01 – \$49,499.99 will earn a dividend rate yielding an APY of 1.26% – 2.26% when minimum monthly requirements are met. Checking balances of \$50,000+ will earn a dividend rate yielding an APY of 0.10% – 1.26% when minimum monthly requirements are met. Fees incurred may reduce earnings on account. **APY = Annual Percentage Yield. Rate current as of 4.18.19, and subject to change at any time. ***With a Choice Rewards Checking account up to \$20 in ATM fees automatically refunded when the following minimum monthly requirements are met: receive a Direct Deposit or ACH Debit, receive e-statements, make at least ten debit card point-of-sale transactions, and login to online or mobile banking.

Minimum account balance to earn dividends is \$2,000.00. The dividend rate is yielding an APY of 1.01% per annum. If you experience any issues or card declines, please call us at 315-782-0155 (https://www.mynorthern.com/join) when account meets aforementioned membership requirements. Checking balances of \$15,000.01+ will earn a dividend rate yielding an APY of 0.10% – 1.01% if minimum monthly requirements are met. Fees incurred membership account. **APY = Annual Percentage Yield. Rate current subject to change at any time. \$500 minimum balance to open a certificate of deposit to earn 2.75%. Penalty will be applied for early withdrawal.

SELECT MONTH

GO



<https://www.facebook.com/NorthernCreditUnionNY/> (<https://www.youtube.com/user/NorthernFCU/featured>)

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Routing Number: 221380936

Corporate

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Factory

6328 (tel:866-

Street

310-6328)

Watertown,

NY 13601

Fax us: 315-779-

3067 (tel:315-

779-3067)



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