



THEY CALL US NORTHERN FOR A REASON.

We're often asked about the differences between Northern Credit Union and other financial institutions. After all, we offer a similar menu of financial products and services, so what really sets Northern apart?

For starters, we're local. Unlike the banks, all of our decisions are made locally for the benefit of our members, as well as the communities we call home. We're from here and like you, we live, work and play here – enjoying the same challenges and opportunities you experience every day.

To us, you're not a customer. You're a member. Not just for the sense of belonging it brings, but because you have a real say in who we are and what we do. Accordingly, we keep every last dollar in the North; investing in our members, the community and the over 3,000 Northern businesses that keep us strong. Simply put, no other financial institution does more for the North.

WE SHARE THE SAME DNA

The North is more than a place. It's a way of life. Shaped by our surroundings and our diverse culture, there's a distinct sense of belonging here. And with that comes a deep understanding of our neighbours.

Being homegrown, Northern Credit Union is a natural extension of this. We embrace all that the North stands for. It's in our blood. That's why we don't treat you as a number. You're an individual with a name, a life and a whole set of unique needs.

WE'RE HERE FOR YOU

We never assume that one member's needs are the same as another's. In fact, if there is one thing we do better than anyone else, it's that we listen.

Taking the time to get to know you, we can match you with the right services and products to help you do more with your money. And if you just want to come in, say "hi" and walk away with a bit more financial knowledge than you came in with, we're here for that too.

WE'RE A DEMOCRACY

As a member of Northern Credit Union, you have a voice in the way things are done. After all, you're a part owner and therefore have a vested interest in all things Northern.

You can influence change at a community level, seek election as a Northern Delegate and in turn, elect our Board of Directors, shape policy and keep us focused on the things that matter to you. Needless to say, you won't find that at a bank.



TOGETHER, WE GIVE BACK

Belonging to Northern Credit Union means you're part of something bigger than yourself. Something truly Northern. It means your hard-earned dollars are kept right here in the North, where they can be invested in your neighbours, local businesses and countless worthwhile initiatives throughout your community.

It's about people who are there for each other, through good times or bad. And if that's not Northern, we don't know what is.

At Northern, we recognize that banking needs come in all shapes and sizes. That's why we offer a variety of packages tailored to your needs, at the best rates possible.

- **DEPOSIT ACCOUNTS**
- **MORTGAGES**
- **CREDIT CARDS**
- **LOANS**
- **LINES OF CREDIT**
- **RRSP / RRIF**
- **TFSA**
- **RESP**
- **BUSINESS BANKING**
- **WEALTH MANAGEMENT**

LET'S TALK

We don't believe that banking should ever be intimidating or confusing. So drop by your nearest branch today and together, we'll find what's right for you.

OUR NORTHERN PROMISE

*At Northern Credit Union, we're so confident about the quality of our financial products and services, we even guarantee them. If you're not satisfied with the product you've been offered within the first 90 days, we'll do everything we can to make it right – including switching you over to a new product if necessary. And if you have any concerns about the service you've received, we'll work to address your issues within 24 hours of the first point of contact. That's our Northern Promise to you.**

*Service Guarantee does not apply to non-standard products and services, such as Class B Shares.



A complete list of our branches can be found online at northernku.com or call us toll-free at 1-866-413-7071 for the branch directory.