NORTHERN CREDIT UNION

Administration Office
280 McNabb Street
Sault Ste. Marie, ON P6B 1Y6

northerncu.com

Terms & Conditions

High Interest Savings Account — 4.75% Rate Promotion

1. **Offer.** Northern Credit Union Limited ("Northern") is offering an annual promotional interest rate of 4.75% (the "Promotional Rate") on Eligible Deposits made to eligible high interest savings accounts (each, an "Eligible Account") during the Offer Period (the "Offer"), subject to these Terms and Conditions.

2. **Offer Period.** The Offer is valid from November 16, 2026, until March 31, 2027 (the "Offer Period"). Northern reserves the right, in its sole discretion, to extend, shorten, withdraw, or otherwise modify the Offer Period, or to withdraw the Offer, in whole or in part, or amend or supplement these Terms and Conditions at any time.

3. **Eligibility.** The Offer is available only for non-registered funds. The Offer is not available for funds held in registered savings plans or tax-free savings accounts.

4. **Eligible Deposits.** "Eligible Deposits" means new money deposited with Northern by new or existing members from any source outside Northern. Funds already held with Northern in a guaranteed investment certificate (GIC), savings account, chequing account, or any other investment are not Eligible Deposits.

5. **Application of the Promotional Rate.** Eligible Deposits made to an Eligible Account during the Offer Period will earn the Promotional Rate on balances up to a maximum of $250,000. Amounts exceeding $250,000 will earn the standard posted interest rate for Northern's Superior Savings Account (the "Posted Rate").

Subject to the limits and eligibility requirements set out in these *Terms and Conditions*, interest at the *Promotional Rate* is calculated on the closing daily balance of the *Eligible Account* and paid monthly.

The *Promotional Rate* on balances up to $250,000 applies from the date the *Eligible Account* is opened until March 31, 2027, at which time the interest rate will revert to the *Posted Rate*. The *Promotional Rate* and the *Posted Rate* are annualized rates and may change at any time without prior notice.

General Terms and Conditions

Compliance and disqualification. By participating in the Offer, members agree to comply with all applicable laws and regulations. Any attempt to manipulate or exploit the Offer will result in disqualification.

Modification or termination. Northern reserves the right, in its sole discretion, to terminate the Offer, in whole or in part, or to modify, amend, or suspend the Offer in any manner.

Misuse of the Offer. Northern reserves the right, in its sole discretion, to disqualify any member from the Offer, or to limit or revoke the Offer for any member, if Northern determines or believes that the member is manipulating or otherwise abusing the process, fairness, or integrity of the Offer.