

INVESTMENT SHARE DIVIDENDS

The Board of Directors declared a **2.58%** dividend on Series 98, Series 2014, and Series 2015 Northern Class B Shares on record as of **December 31, 2021**. Our members' investment in Class B Investment Shares strengthens our credit union for the future, provides diversified financial solutions for our members, and strengthens the local communities we call home.

Class B Shares benefit both our members and the credit union. For the member, Class B Shares offer an excellent rate of return and an opportunity to invest in our credit union. For Northern Credit Union, they provide an opportunity to increase our capital, which is a key funding source for future growth, development, and stability.

This year's dividend payment is in accordance with our dividend policy, which calculates a recommended rate based on our 5-year term rates for the year. The dividend will be paid to all Northern Class B Shareholder accounts by **March 31, 2022**. Members will be notified through their quarterly statements.

Investment Shares is are a perfect solution for members who have a long-term investment horizon and are looking to diversify their investment portfolio. **These shares are readily available for transfer**. Members are encouraged to contact us to discuss this unique investment opportunity.