

TRUE  
NORTH  
STRONG

IT PAYS  
TO START  
YOUNG.



# BIG LESSONS FOR LITTLE PEOPLE

There's nothing like getting your first account – even if Mom and Dad are doing all the depositing. And at Northern Credit Union, we can help you start your child off right with the ideal starter account.

Your little ones will be introduced to the basic functions of banking, they'll learn to manage their money and perhaps most importantly, they'll learn the value of saving. You'll thank us when they're teenagers.

## GET THEM THEIR FIRST MEMBERCARD

One of the highlights of getting your first account is access to those magic cash-dispensing machines that adults use. So when your child turns thirteen, you'll have the option to include a MemberCard with their account. How's that for learning about financial responsibility?

## BENEFITS

- **NO MONTHLY FEE FOR MEMBERS UP TO THE AGE OF 18**
- **ALL TRANSACTIONS ARE FREE**
- **FREE E-STATEMENTS**
- **ONLINE ACCESS ANYTIME**
- **FREE MEMBER CARD® DEBIT CARD.**



### THE SMART START FOR YOUR CHILD

Banking can be an intimidating and confusing thing for first-timers. Drop by your nearest branch today with your child and we'll get them started on the right path to a lifetime of great savings.

### 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](http://northernku.com) or call us toll-free at 1-866-413-7071 for the branch directory.