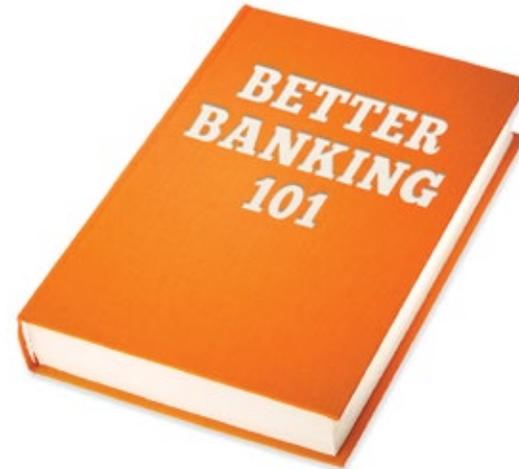


TRUE
NORTH
STRONG

BANKER

**DON'T LET
BANKING
COST YOU.**



Being a student doesn't have to be a financial struggle. With Northern Credit Union on your side, you can take control of your finances and enjoy the same freedoms you get from being on your own, away from home. Freedoms like having pizza for breakfast. Or buying a new sweater to replace the one you wore for thirteen straight days. Or just stuff (everyone likes stuff).

A Northern Student Account is ideal for full time, post-secondary students because it gives you full control of your funds. It's convenient. It's accessible. It keeps your money in Northern Ontario, instead of some random bank on Bay Street. And it comes with all the advice you could ever need, so you can make the most of your money and have more left over for pizza and sweaters. Or just stuff.

SAVE THE CONFUSION FOR CLASS

Aside from your chosen field of study, your student years are an opportunity to learn about other things in life. Important things, like dating. We can't help you there, but we can help you take the guesswork out of balancing today's needs with tomorrow's goals. Which could possibly help you get better dates in the long run. Plus it's much safer than keeping your money under your mattress.

BUILD CREDIT WITH A STUDENT MASTERCARD

With a credit limit of \$500 to \$2,000 and no annual fee, Northern's Student MasterCard helps you build your credit rating while enjoying all the security and conveniences of MasterCard – including 90-day purchase protection, extended warranties and travel insurance.

STUDENT LOANS THAT MAKE SENSE, TOO

Being a student is hard enough. To help shoulder some of the stress, Northern offers a student line of credit below the prime lending rate, meaning you save as you go.

CONVENIENCE IN YOUR POCKET

Your Northern Credit MemberCard is like a passport – proof that you're True North Strong and proud. And with access to thousands of [ding free ATMs](#) across the country, you can take your membership anywhere. Spring break, anyone? Instead of becoming the numbered customer of a bank, you'll belong to a credit union that's owned by its members and 100% dedicated to keep every last dollar in Northern Ontario – investing in our members, our communities and the over 3,000 local businesses that keep us strong. You should get an "A" for that.

BENEFITS

FOR MEMBERS ENROLLED IN FULL-TIME POST-SECONDARY EDUCATION

A \$3 MONTHLY SERVICE CHARGE THAT INCLUDES MOST TRANSACTIONS

FREE MEMBER CARD® DEBIT CARD

ONLINE ACCESS ANYTIME

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.