



**FOR THE THINGS
YOU NEVER
PLANNED FOR.**



A BETTER WAY TO BORROW

When you want to borrow money the smart way, look no further. For total peace of mind, Northern provides loans designed with you mind – from basic loans and lines of credit, to credit cards and specialty loans for everything life throws at you.

Whether you're funding a new project, consolidating debt or facing an emergency that may or may not include buying someone a pony, your needs are our top priority. Together, we'll find the right solution for you, complete with flexible terms and payment options to help you pay your loan off faster and save a little on the side. Because the best part of borrowing is when you no longer have to.

BASIC LOANS

STANDARD LOANS | To meet a wide array of financial needs, our standard loans are anything but standard. They're approved quickly, come with flexible payment options, variable amounts (\$3,000 - \$250,000) and a choice of fixed or variable interest rates.

STUDENT LOANS | 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.

OVERDRAFT PROTECTION | Paying only for what you use, we offer overdraft protection with limits up to \$5,000; helping you protect yourself when facing surprise expenses, or those times when you need a little extra cash between paydays.

LINES OF CREDIT

NORTHERNLINE (UNSECURED) | A simple product that gives you continuous access to money (up to a limit) without having to re-apply for credit. Again, it comes with variable rates and credit limits to suit your needs.

MERITLINE (SECURED) | Ideal for members looking to access larger sums of money. And because this is a secured line of credit that leverages your property value, your interest rate will be significantly lower.

SPECIALTY LOANS

DEMAND LOAN | Short term loans designed to help members who might need quick access to funds for a specific project or purpose.

BRIDGE LOAN | A personal and secured loan for when you might need a larger sum of money in the short-term. Ideal for when you're waiting on additional financing to come through, such as the pending sale of your old property after you've taken possession of a new one.

STRIKE LOAN | In the event of a strike at work, this loan provides up to \$7,500 to help you make ends meet. Some conditions apply; visit your branch for details.

REGISTERED INVESTMENT LOANS AND LINES OF CREDIT

SHORT-TERM INVESTMENT LOAN | Offering the perfect opportunity to catch up on a few missed contributions (i.e. RSPs), with flexible payment options over a maximum 1-year period. As you pay off the loan, you can even reuse the credit for future contributions.

CU TAKE TEN REGISTERED INVESTMENT LOAN | Designed for larger contributions and longer re-payment terms to help you build up your registered investments faster.

CREDIT CARDS

MASTERCARD | We offer a great selection of MasterCard with varying credit limits and benefits. All are accepted worldwide, allow cash advances from ATM machines and carry 24-hour lost or stolen card assistance.

MASTERCARD GLOBAL PAYMENT CARD | Offers all the standard MasterCard benefits, but differs in that funds from your Northern Credit Union account immediately pay off the balance for each transaction. It's a convenient extension of your account, and only available through your credit union.

PROTECT YOUR FAMILY'S FINANCIAL FUTURE

Protect the financial future of you and your loved ones with one of our life or disability insurance policies. If you're unable to make a loan payment for any reason, you and your family will have the peace of mind and means to do so.

APPLY TODAY

Our financial experts are standing by to answer any questions and get your application started whenever you're ready. Just contact your local branch or if you prefer, you can apply for many of our loan products online for even greater convenience.

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.