

WHO'S ELIGIBLE TO JOIN?

Credit unions are not-for-profit cooperatives, each designed to benefit a specific group of people. NMFCU is open for membership to the following groups:

- All employees, retirees & volunteers of North Memorial Health
- All employees, retirees & volunteers of Maple Grove Hospital
- Physicians with staff privileges and their office staff
- St. Therese Home, Inc. employees
- Various small employee groups
- Families of groups listed above



LOANS • LINES OF CREDIT • MORTGAGES

NEW AND USED VEHICLE LOANS

- Terms up to 84 months
- Refinancing available for non-NMFCU loans

PERSONAL LOANS

NMFCU loans are a great way to take care of additional expenses and maintain your monthly budget without collateral.

SECURE LOANS

If you're shopping for a new boat, snowmobile or motorcycle, or need to borrow for other expenses, NMFCU has financing

CREDIT CARDS

Visa® Credit Cards - Rates at 4.90%, 9.90% & 12.90% Percentage Rate (based on approval)

FIXED RATE HOME EQUITY LOANS

- Borrow up to 100% of your home's value
- Low fixed rates won't change over the term
- Repayment terms up to 15 years; maximum \$100,000
- Minimal closing costs
- Interest may be tax-deductible*

VARIABLE RATE HOME EQUITY LINES OF CREDIT

- Borrow up to 80% of your home's value
- Low variable rates adjust quarterly with terms up to 15 years; maximum \$100,000
- Minimal closing costs
- Interest may be tax deductible*

PRIVATE STUDENT LOANS

*Consult your tax advisor for tax benefits

SAVINGS • INVESTMENTS

TRADITIONAL SHARE SAVINGS

- Minimum deposit \$5 for membership
- Pays quarterly dividends

CHECKING ACCOUNTS

- Basic Free!
- Lifestyle Interest Bearing Checking

CHRISTMAS CLUB AND OTHER SPECIAL SHARE ACCOUNTS

- No minimum deposit

WINcentive® ACCOUNT

- Prizelinked Savings Account
- Opportunity to win cash prizes

MONEY MARKET ACCOUNTS

- Earn higher rates based on balance
- Tiered Rates
- Minimum Balance \$2,500
- Six FREE withdrawals per month; \$500 minimum withdrawal; dividends paid monthly

SHARE CERTIFICATES (CDS)

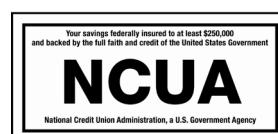
- Terms of 3, 6, 12, 24, 36, 48 and 60 months
- 3 & 5 year "Step-Up" CDs
- Fixed interest rate for the duration of the certificate

IRAs

- Traditional IRAs
- Roth IRAs
- Coverdell (Education) IRAs
- Share Certificate IRAs

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