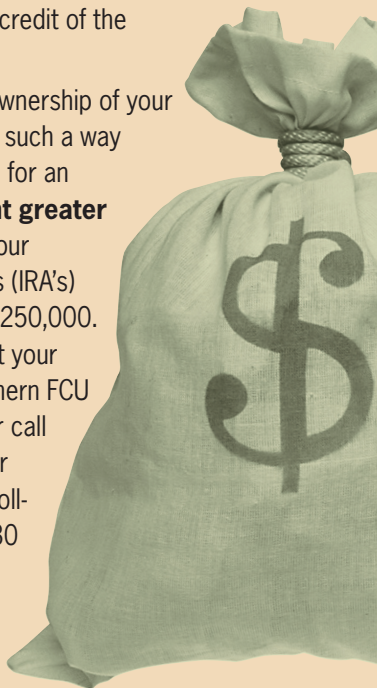


Is My Money Safe With Northern Federal Credit Union?

1. Are my deposits safe and sound at Northern FCU?

YES. Your deposits are federally insured by the NCUSIF – the National Credit Union Share Insurance Fund – up to at least \$250,000. NCUSIF insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC). The NCUSIF is managed by the National Credit Union Administration (NCUA) and is backed by the full faith and credit of the U.S. government.

You can structure ownership of your deposit accounts in such a way to receive coverage for an **aggregate amount greater than \$250,000**. Your retirement accounts (IRA's) are covered up to \$250,000. To learn more about your coverage, call Northern FCU at 866-310-NFCU or call the NCUA Consumer Assistance hotline toll-free at 800-755-1030 and press 1 for share insurance questions.



2.

What makes you safe and sound?

- We have not made or invested in the types of sub-prime mortgage loans that have crippled national lenders.
- We're owned by you, our members, not outside investors and stockholders.
- The National Credit Union Share Insurance Fund (NCUSIF) insures members' savings up to at least \$250,000. NCUSIF has never had to ask taxpayers for a single dollar to bail out a failed credit union.
- We are well-capitalized as defined by our federal regulator the NCUA (National Credit Union Administration).

3.

What should I do now?

Stay calm. When it comes to finances, panic is expensive. You may be making some important decisions about what to do with your funds, which requires a clear head and a good long-term perspective.

Know where you stand. If it's been awhile since you've reviewed your finances, this is a good time. Look at your accounts, investments, and insurance and make sure you know what's happening with all of them.

Be informed. The better information you have, the better decisions you're likely to make. There are hundreds of great resources for consumer information online.

Keep things in perspective. History shows that for every big drop in the market, or every financial crisis, there's a recovery – often sooner than later.

