Northern Star Credit Union Relationship Packages Effective August 1, 2010

Diamond

Benefits:

- No Monthly Maintenance Charge
- Discount on New Loans (.25%)
- Two Free Check Orders Per Year

Requirements:

- Direct Deposit
- E-Statement
- Average Balance in Core Accounts * \$1,500.00

Gold

Benefits:

- No Monthly Maintenance Charge
- Discount on New Loan (.15%)
- One free Check Order Per Year

Requirements:

- Direct Deposit
- E- Statement
- Average Balance in Core Accounts* 1,000.00

Classic

Benefits:

• No Monthly Maintenance Charge

Requirements:

• Average Balance in Core Accounts* \$500.00

Basic

\$12 Monthly Maintenance Charge if Average Balance in Core Accounts* is Less Than \$500.00

Senior & Minor

- No Monthly Maintenance Charge
- 70 Years of Age or Older to Qualify as Senior
- 17 Years of Age or Younger to Qualify as Minor

New Accounts

Any primary account opened 30 days or less is exempt from the monthly maintenance fee.

^{*} Core Accounts are Regular Share (Savings), Checking and/or Money Market (Super Club). Average balance may be maintained in any one of these accounts or in a combination of these accounts.