



VIP QUALIFICATIONS

Northern Star Credit Union VIP accounts earn some of the highest interest among financial institutions in Hampton Roads. Our members can earn up to 1.50% APY (compared to a market average of 0.05%) and up to \$30 in ATM refunds per cycle.

Benefits of Membership

All VIP Members receive:

- Free Checking Account and Debit Card
- Access to Home Banking & the Mobile App
- Rewards Points
- ATM Fee Reimbursements

Additional benefits include No Monthly Fees and No Minimum Balance Requirements.

VIP Qualifications

All VIP Members must meet the following qualifications to receive the listed rates and APY:

- 1) Make a Minimum of 12 Debit Card Transactions per month
- 2) Sign up for Direct Deposit or a Monthly ACH Auto Debit
- 3) Register for eStatements using a valid Email Address

VIP Saver

VIP Saver works with VIP Checking. The interest and ATM fee refunds are deposited directly into your savings account.

VIP Plus

VIP Plus earns the highest interest. You must qualify in VIP Checking and have

- 1) A Northern Star Credit Card of \$3,000 or more

OR

- 2) A Northern Star Auto Loan of \$15,000 or more



VIP DISCLAIMER

*APY stands for Annual Percentage Yield as of 11/1/2020. The minimum amount to open a VIP account is \$0 for VIP Checking and \$0 for VIP Saver.

VIP Checking rate tiers are as follows: 1% APY applies to balances of \$0.01 - \$25,000 and 0.25% APY applies to balances over \$25,000 if qualifications are met each monthly cycle.

VIP Saver rate tiers are as follows: 1% APY applies to balances of \$0.01 - \$25,000 and 0.25% APY applies to balances over \$25,000 if qualifications are met each monthly cycle.

VIP Plus rate tiers are as follows: 1.50% APY applies to balances of \$0.01 - \$25,000 and 0.25% APY applies to balances over \$25,000 if qualifications are met each monthly cycle. VIP Plus qualifications are based on loan and credit card balances on the last day of the monthly cycle and contingent upon qualifying in the VIP Checking account.

Unmet Qualifications: 0.05% APY applies to all balances if no qualifications are not met.

Compounding Dividends: The advertised APY for VIP Checking is based on compounding dividends. When paired with VIP Saver, the dividends earned in VIP Checking are automatically transferred to Saver each statement cycle and do not compound. The actual dividends paid may be less than the advertised APY. The APY for VIP Saver may be less than the APY VIP Checking.

Qualifying transactions must post and clear VIP Checking during the monthly qualification cycle. Please note that transactions may take one or more business days from the transaction date to post to your account. Internal transfers do not count as qualifying transactions.

Rates may change after the account is opened. Fees may reduce earnings. You may receive up to \$30 in ATM Fee refunds (limited to VIP Checking accounts) if qualifications are met within monthly cycle. There is a limit of one account per individual.

Membership required. A \$25 deposit is required for membership at Northern Star Credit Union (\$5 if under 21 years of age).