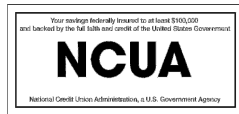


NEED TO BUILD (OR REBUILD) YOUR CREDIT?

Get Northland's BEST rate with a Secured VISA!
If you're trying to establish a credit history or rebuild credit after a difficult financial past, a Secured VISA may be right for you.

- Our best VISA rate - 8.50% APR*
- Credit lines from \$250 to \$25,000
- Easy to qualify
- Get your finances on track!



How it works:

- Funds in your savings account are placed on hold in the amount of your VISA limit. Your savings continue to accrue interest while securing your credit line.
- You make monthly payments just as you would with any credit card. (Paying in full is always best, but only the minimum payment is required.)
- Make payments on time to build a steady repayment history.
- As we share that information with the Credit Bureaus, (part of our required reporting process), it can favorably impact your credit score!



**Are you Ready to Get *Your* Credit
back on Track? *Come talk to us!***

Stop by your favorite branch
or call 800-336-2328 today!



*APR=Annual percentage rate. Offer available to qualified Northland members and subject to change at any time. \$5.00 minimum share account required. Northland is an equal opportunity lender.