

Welcome to NorthCountry!

As you flip through this guide, you should find everything you need to get started. Please keep it in a safe place where you can refer back to it if needed. If you have questions at any time, please let us know. We look forward to serving you!

000 _ _ _ _ _

Account Number

ABA routing #211691004

Toll Free 1 800 660-3258
Main Line 1 802 657-6847
Email service@northcountry.org
URL www.northcountry.org

All information is subject to change.

Our Mission

Make dreams come true for all by offering personalized financial solutions. As a cooperative, we are inspired and empowered to do the right thing for our members and employees.

We bridge the gap between people and their dreams. It could be a first home for a young family, or a reliable vehicle for a college student. It could be the peace of mind that comes from knowing retirement savings are safely tucked away, or having a place to turn when misfortune strikes.

Our Core Values

NorthCountry's "Can-Do" core values are the tenets that underlie every transaction, interaction, and decision—internally and externally.

Confident

Our training and mentoring ensure employees at all levels understand our corporate expectations, reflect superb judgment, and are empowered to do the right thing.

Creative

We provide and create convenient, affordable solutions that improve people's lives and help them achieve their financial and life goals.

Caring

Our success is built on mutually beneficial relationships with our stakeholder groups and our reputation as a reliable, trusted provider of quality service, respect, and community support.

Join our team!

It takes a lot of good people to provide our members with a world-class experience. Our employees enjoy a positive, supportive workplace and benefits including:

1. Paid time off
2. Paid holidays
3. Medical, dental and vision insurance
4. Life and Disability insurance
5. 401(k) with employer matching
6. Employee training
7. Wellness program

Here's what our employees are saying...

"Ample opportunity for advancement and career planning along with a relaxed corporate culture focused on an enjoyable work and member experience."

"Community, kind co-workers, excellent benefits."

"I feel valued. Management knows who I am and what I do here."

If you or someone you know is interested in working at NorthCountry, visit www.northcountry.org/careers

FAQs

What's the difference between a credit union and a traditional bank?

A credit union is a not-for-profit financial cooperative led by a volunteer Board of Directors, comprised of members. Our primary purpose is to provide you with excellent service and value, not maximize our revenue.

May I attend the annual meeting?

Absolutely! Our annual meeting is open to the public. Members are encouraged to attend, ask questions, and vote for who will represent them on the Board of Directors.

Can I run for the Board of Directors?

Any member age 18 or older in good standing is qualified to run for a seat on the Board of Directors. For more information, contact the manager of your favorite branch.

Who can join the Credit Union?

NorthCountry is open to anyone who lives, works, worships, or goes to school in any of these counties in Vermont, New York, or New Hampshire:

- | | | |
|-------------------|-------------------|-------------------|
| ■ Addison (VT) | ■ Grand Isle (VT) | ■ Washington (VT) |
| ■ Caledonia (VT) | ■ Lamoille (VT) | ■ Clinton (NY) |
| ■ Chittenden (VT) | ■ Orange (VT) | ■ Coos (NH) |
| ■ Essex (VT) | ■ Orleans (VT) | ■ Grafton (NH) |
| ■ Franklin (VT) | ■ Rutland (VT) | |

Immediate family members of current members are also eligible.

Digital banking

Deposit checks, request loans, and pay bills.

Snap-eDeposits

Deposit checks to your savings, checking, or money market account anytime and anywhere with your mobile phone or tablet.

Transfer money

Transfer money between your NorthCountry sub-accounts, easily and quickly as well as make transfers to other accounts at the credit union. Need a recurring transfer? Enter your instructions, and it will happen automatically. You can also use this feature to make payments to your NorthCountry Visa and loans.

FAQs

Is text banking available?

Register your phone within online banking, and then text any of these short commands to 454545:

- | | |
|---------|---|
| BAL | Current and available balances |
| LAST | The last five transactions |
| BAL ALL | Current and available balances for all of your accounts |
| BAL CHK | Current balance of your checking account(s) |
| BAL SAV | Current balance of your saving account(s) |
| TRANS | Transfer funds from account you set within online banking |
| HELP | Full list of short text commands |
| STOP | Deactivates the service |

Online banking

- Check balances
- Pay bills
- Schedule transfers and recurring payments
- Send and request money
- Transfer funds
- View check images
- View your credit card information
- Check your credit score

Credit Cards

No annual fee and 1% cash back! The security and convenience come built in.

Mobile Payments

Our credit cards are compatible with ApplePay, Google Pay, and Samsung Pay. Download the app and register your card. When ready to make a purchase hold your mobile phone over the point-of-sale terminal. Tokenization keeps the transaction secure.

Text Notification of Potential Fraud

Be sure we have your cell phone number on file. Receive text notifications when our system detects a suspicious purchase whether you're traveling or at home. *It's free, and easy to use.* If fraud is suspected, your card may be deactivated until we hear from you. If you approve the transaction, your card will remain available for use.

**Points earned are redeemable for your choice of rewards, including cash back. Offer may end at any time.*

FAQs

How do I activate my credit card?

From the phone number you associated with your account, call 1 800 631-3197 (domestic) or 1 727 540-9434 (international).

How do I get a PIN for my credit card?

Call 1 888 886-0083.

How do I order a replacement card?

Stop by a branch and we can instantly issue one for you, or contact us and we'll order you one. An ordered replacement card should arrive within 10 business days. If you need expedited delivery, let us know.

Can I choose my payment date?

Yes! Please contact us with your preference.

How do I redeem points for rewards?

Open and view your credit card information within digital banking. Tap "Rewards" to be directed to a site where you can redeem your points. If you don't have internet access, our Member Resource Team can help you.

Tips

Never share your account number, credit card number, or PIN. You should also:

1. Activate your credit card upon receiving it
2. Register for credit card e-statements, review them regularly, and promptly report any suspicious activity.
3. Ignore phone calls, texts, or emails you did not initiate that ask for your account information.
4. Check our website's security page for news and tips on avoiding fraud.
5. Regularly verify we have your current contact information including cell phone in our system. If we detect suspicious activity on your account, it will make it easier for us to reach you.

Kasasa & Visa: So happy together!

Each swipe of your NorthCountry credit card counts as one of the 15 transactions you need to earn a monthly Kasasa reward!

What should I do if my credit card is lost or stolen?

- During regular business hours: 1 800 660-3258
- After hours: 1 866 606-2608 (domestic) or 1 727 299-2449 (international, call collect)

Debit Cards

Safe, convenient, and protected. Use your debit card to pay for purchases, and at ATMs around the world.

Four ways to use it

- 1. Type it:** Use your debit card online with confidence, knowing you're backed by Visa's Zero Liability Policy.
- 2. Insert it:** The embedded chip uses tokenization to keep your information secure.
- 3. Skip it:** Download the Google/Apple/Samsung Pay app, add your debit card, and pay for purchases without ever opening your wallet.
- 4. Tap it:** Your NorthCountry debit card is contactless. Hold it over a point-of-sale (POS) terminal to pay for purchases electronically. No buttons to push, and no signature needed.

Using Your Card in a Foreign Country

Your debit card will work in most foreign countries, and at ATMs that display the Visa logo. Foreign transaction fees may apply.

Text Notification of Potential Fraud

Be sure we have your cell phone number on file. Receive text notifications when our system detects a suspicious purchase whether you're traveling or at home. *It's free, and easy to use.* If fraud is suspected, your card may be deactivated until we hear from you. If you approve the transaction, your card will remain available for use.

Ordering a New or Replacement Debit Card

Contact us to receive your card by mail, or stop by any branch to have one created and activated for you on the spot.

FAQs

Will you text me if you detect suspicious card activity on my account?

Yes, if your mobile phone number is in our system.

Will you refund my ATM fees?

Transactions at CO-OP ATMs are surcharge-free. If you meet Kasasa qualifications, up to \$20 of nationwide ATM fees will be refunded to you each month.

Tips

Never share your account number, debit card number, or PIN. You should also:

- 1.** Activate your debit card as soon as possible. If you received it at one of our branches, we will have already activated it for you.
- 2.** Never share your password, log in information, or debit card.
- 3.** Provide your card information to any merchants you have authorized to take automatic payments from your account.
- 4.** Ignore phone calls, texts, or emails you did not initiate that ask for your account information. If you receive a suspicious email or call, contact our Member Resource Team.
- 5.** Check your statements and report any suspicious transactions.

ATMs

For worldwide access to cash, count on your NorthCountry debit card!

NorthCountry

All branches are equipped with ATMs for your convenience.

CO-OP

Access your funds surcharge-free at over 30,000 ATMs on the CO-OP* ATM Network.

**Foreign ATM fees may apply.*

Visa

Your NorthCountry debit card can be used internationally at any ATM on the Visa system. Look for the Visa logo.

What should I do if my debit card is lost, stolen, or compromised?

- During regular business hours: 1 800 660-3258
- After hours: 1 800 528-2273 (within the US)
- From outside the US, members can call collect 1 727 299-2449

Savings

Open your credit union account with a minimum balance of only \$5.00.

Regular Savings Account

Set aside funds for a rainy day in your savings account. Your money will be safe and earn dividends until you decide to withdraw it.

Special Purpose Savings Accounts

Save up for life's special occasions. When the time comes for holiday shopping, a special vacation, taxes, or a rainy day, you'll be ready!

Health Savings Accounts (HSAs)

For qualified individuals, HSAs are a safe place to set aside funds for future medical expenses and deductibles that may not be covered by insurance. Contributions may be tax-deductible, earnings and qualified withdrawals are tax-free, and after age 65 funds can be used for any purpose, penalty free. Access your HSA conveniently with a specially designed debit card.

Money Market Accounts

If you want a low-transaction account with a high dividend, a money market account may be right for you.

FAQs

Is a savings account required?

Yes. Your savings account provides you with access to the privileges and benefits of belonging to a not-for-profit financial cooperative.

If I move away, do I have to close my account?

If you keep at least \$5.00 in your savings account, you are still a member of the credit union regardless of where you live.

Can I have multiple savings accounts under the same account number?

We call those "subaccounts," and you can set them up and nickname them within online banking. Subaccounts are a convenient way to save up for known expenses like property taxes, summer camp, and the holidays.

Can a savings account be an Individual Retirement Account (IRA)?

Yes, a savings account can be a designated Traditional, Roth, or Education IRA. A separate regular (non-IRA) savings account is still required.

I have a checking account at NorthCountry. Can I use my savings account as an overdraft source?

Yes, we can set this up for you.

Can I manage my HSA online?

Yes! In online banking, you can easily make current year contributions and withdrawals.

Certificates

Watch your savings grow in the safety of a certificate.

Share certificates typically pay a higher dividend than other savings accounts, and are insured by the NCUA. Contact us with your questions about which type of certificate may be best for you.

Retirement

Open a Roth or Traditional IRA certificate with as little as \$250.

- No annual fee
- No program fee
- No penalty for required minimum distribution

College

Set aside funds in an Education Savings Account to offset college costs, with no required withdrawals until age 30.

Rainy Days, Projects, and Long-Term Goals

Share certificates are available for terms ranging from six months to five years.

FAQs

Can I add money to my share certificate?

We offer options that allow you to add funds at any time, in any amount.

Are share certificate funds insured?

Your funds are insured up to \$250,000 by the National Credit Union Share Insurance Fund. To inquire about additional coverage, contact us.

What is the penalty for early withdrawal of funds from a share certificate?

The penalty for early withdrawal is forfeiture of 60 days' dividends for fixed-rate short-term accounts, and 180 days' dividends for all others. Contact us for details, or refer to your disclosure.

Tips

1. For accounts that automatically renew, you have a grace period of ten days after maturity to withdraw funds without a penalty for early withdrawal.
2. Rates are available online or by contacting us.

Sapling 24-Month Certificate

Watch your savings grow

- Add funds as often as you like
- Variable rate (Federal Funds Rate -.20%)
- Minimum balance of \$3,000
- Available as an IRA or HSA

Free Kasasa® Checking

For exceptional value and monthly cash rewards, choose Kasasa!

	Kasasa Cash®	Kasasa Cash Back®	Kasasa Tunes®
	Your reward: Generous dividends	Your reward: Cash back on debit & credit card purchases*	Your reward: Refunds on iTunes & Amazon purchases*
Free checking	✓	✓	✓
Monthly reward*	✓	✓	✓
ATM fee refunds, nationwide**	✓	✓	✓
No minimum balance to earn rewards*	✓	✓	✓
No monthly service fees	✓	✓	✓
Free debit card & online banking	✓	✓	✓
Kasasa Saver® option*	Available	X	X

Qualifying for rewards is easy!

Your Kasasa checking account is always free and has no minimum balance requirement. To sweeten your account with monthly cash rewards:

1. Perform at least 15 transactions per month with your NorthCountry debit and/ or credit card that settle and post
2. Choose e-statements instead of paper statements
3. Log into digital banking at least once per month

In months that you meet all three qualifications, your cash reward will be automatically applied to your account. Didn't qualify? Your account is still free and you can try again next month.

**If monthly qualifications are met.*

***CO-OP ATM transactions are surcharge-free. Foreign ATM use fee may apply.*

FAQs

When will my checks arrive?

They should arrive within 10 business days of ordering.

How much do checks cost?

Your first pack of green duplicate checks is free if ordered within 30 days of opening your checking account.

Why e-statements?

They're safer.

Don't be a victim of paper mail theft! E-statements are password protected.

They're faster.

E-statements are available almost immediately on the first of the month.

They save money.

When you help us operate more efficiently, we can return the savings to you through better rates and lower fees.

Tips

To keep your account safe:

1. Review your statements and promptly report any suspicious activity.
2. Stay vigilant. We will never initiate contact with you and ask for your account number, credit card number, PIN, or login information.
3. Check the security page on our website for news and tips on avoiding fraud.
4. Set account alerts within mobile banking to be notified of odd transactions.

Vehicle Loans

Fast service and a payment that won't bust your budget.

Hit the open road (or lake or trail) with a little help from your friends at the credit union. Submit your request in whichever way is most convenient for you.

- Ask us for a free loan prequalification before you shop.
- See us after you've decided which vehicle you want, and we'll help you seal the deal.
- Request a loan anytime at www.northcountry.org.

We finance most types of vehicles, new or used. That includes cars, trucks, boats, and other titled forms of transportation. Request your loan today and get your money fast.

FAQs

I'm buying a car! What do you need?

Provide your Purchase & Sales Agreement or Bill of Sale, and verification of insurance. We may also require proof of income.

Where can I find information about my loan?

Contact us during regular business hours, or view your account information through online and mobile banking. For a loan payoff amount, please call or stop by.

How do I get my vehicle title?

Your title will be mailed to you within 30 business days of paying off the loan.

Can I refinance my car loan from another lender?

Yes.

What if I buy my vehicle outside of Vermont?

We finance vehicles being purchased anywhere in the United States.

Will I pay a higher interest rate if my car was previously owned?

No. Your rate will be the same whether the vehicle you're buying is new or used.

Can I borrow more than my car's value?

You may qualify to borrow up to 125% of your car's value, to cover the cost of title and registration.

Tips

1. Before you shop, meet with a loan officer for a free prequalification. When you find the car you want, we'll get you your money fast.
2. For helpful car pricing information, visit our website.

Guaranteed Asset Protection (GAP)

If you owe more on your wrecked vehicle than your vehicle insurance will pay, GAP can:

- Cushion you against unexpected out-of-pocket expenses
- Payoff an existing loan depending on insurance coverage
- Cancel a portion of your next loan at the credit union for a replacement vehicle
- Lighten the financial burden for you and your loved ones.

Coverage can be financed and is available for motor vehicles, watercraft, RVs, motorcycles, snowmobiles, and more. Deductible assistance coverage is also available.

For more information about GAP, contact a Loan Officer.

Home Loans

Apply online or through our mobile app. We'll get you to your closing quickly and with minimal hassle.

First Mortgage

We can help you select the loan, interest rate, and point options best suited to your situation. Not sure how much you can afford? Contact us for a free prequalification.

Refinancing

Refinancing your mortgage can be an effective way to reduce your monthly payment, save money on interest, or access cash for home improvements.

Special Programs

Looking for VA, or other special financing? It's available at NorthCountry, along with many other options.

To apply using the mobile app, tap "More" at the bottom of the login screen.

FAQs

Do you finance mobile homes?

Yes, we finance mobile homes on owned land. A 20% down payment is preferred, but smaller down payments are sometimes possible.

How long will it take to get my loan?

If we encounter no surprises and you submit your documentation to us quickly, we can complete the process within 60 days.

What must my credit score be to qualify?

A conventional mortgage requires a minimum credit score of 620. Other home loans may have different requirements. Please contact us.

How much money do I need for a down payment?

First-time homebuyers may only need a 3% down payment. Other programs have different requirements. To find the option that works best for you, meet with a mortgage loan officer.

Do you offer programs for first-time home buyers?

Yes! Contact one of our mortgage loan officers to learn about the options we provide.

Tips

1. Ask us for a free loan prequalification.
2. If using a realtor, let them know you've been prequalified through us.

REACH

Reward Education & Choose Homeownership

Make the transition from college graduate to first-time homeowner sooner! REACH increases your buying power by refinancing your student loan debt at a low fixed rate, in conjunction with a loan for your first home. To get things started, complete a mortgage application* and let us know you're interested in REACH.

**Available through the mobile app, at www.northcountry.org, and by appointment.*

Home Improvement Loans

Let's roll up our sleeves and get to work!

Real Estate Line of Credit

Your variable-rate home equity line of credit comes with its own debit card, making it easy to purchase whatever you need to get the job done.

Home Improvement Fixer-Upper Loan

Borrow up to \$25,000 at a fixed rate for home improvement projects without using your home's equity, and take up to seven years to pay it back.

3-2-1 RELOC

Use your real estate's equity to secure a line of credit and pay one fixed rate for the life of the loan. An excellent financial solution for your short-term projects!

	Draw Period	Repayment Term	Rate Type
3-2-1 RELOC*	2 years	60 months	Fixed
		120 months	
		180 months	
Home Equity Lines of Credit	10 years	Up to 180 months	Variable
Second Mortgages	n/a	60 months	Fixed
		120 months	
		180 months	
Unsecured Home Improvement Loan	n/a	Up to 84 months	Fixed

*A two-year draw period is followed by an approximate term of 60, 120 or 180 months.

FAQs

Where can I find information about my loan?

Contact us during regular business hours, or view your account information through online and mobile banking. For a loan payoff amount, please call or stop by.

What information or documentation do I need to provide for a...

1. Home Equity Loan (line of credit, or fixed): We'll need your income verification and a property appraisal or tax assessment.
2. Home Improvement Loan: We'll need your income verification and a project estimate.

For what purposes can I use the loan?

You can use it for just about anything.

Do you finance large home renovations?

A construction line of credit may be just what you need. By tapping into your home's anticipated equity after project completion, you'll have the cash you need to take your home renovation to the finish line. When your home is finished, your construction line of credit is closed and the mortgage process begins.

Tips

Your year-end statement includes information about how much interest you paid in the previous year, and may be helpful when filing your taxes.

Loan Payments

Make your payment on any NorthCountry loan using whichever option is most convenient for you:

- Use digital banking to make a payment to your loan
- Mail your payment to NorthCountry Federal Credit Union, PO Box 64709, Burlington, VT 05406
- Bring your payment to a branch or shared branch
- Leave your payment in a branch's night drop box and we'll process it the next business morning
- Call 1 800 660-3258 to pay by credit card. *(Fee applies.)*

Business Loans

Whether you're expanding your business, just getting started, or investing in property, we can help.

Investment Property

Finance your investment property at a competitive rate and an amortization of 15, 20, 25 or 30 years. We specialize in properties located in northern and central Vermont, especially apartment houses and buildings that are a retail/residential mix.

RELOC on Investment Property

Need cash for improvements to your investment property? Ask about a real estate line of credit. You can also use it for other expenses, such as equipment, taxes, or emergency cash flow.

Equipment Loans

A fixed-rate term loan could be the perfect solution when you need to buy a dump truck, skidder, loader, or other equipment. Tell us what you need to make your business stronger.

Line of Credit

For your short-term working capital needs, we offer a 24-month line of credit with a variable rate and interest-only payments.

FAQs

How can I improve my monthly cash flow?

We may be able to refinance your existing business loans at a lower rate and reduce your payment. For all your options, schedule an appointment with one of our Business Loan Officers.

Do you offer business checking?

We offer a free checking account for most business members.

Do you offer Small Business Administration (SBA) financing?

Yes. Loans and lines of credit are available.

Tips

If you're a start-up, we'll need to see your business plan, including projections.

Emergency Loans for Employees

The Income Advance Program provides your employees with a fast and cost-effective solution to short-term emergency expenses such as car repairs, home maintenance, and unexpected travel. This employee benefit is easy and inexpensive to offer. To learn how you can provide this benefit to your employees, contact our Member Business Lending Department for details, or visit us online.

Student Loans

Apply anytime at northcountry.studentchoice.org

Student Loans

When your other financing options have been exhausted, our student loans can bridge the gap between what you can pay and the bottom line on your college bill. We can also help you refinance old student loans and consolidate them into one easier-to-manage payment.

Student Loan Consolidation

Credit union members who are United States citizens qualify to refinance student loans through our program. Proof of graduation from an approved four-year not-for-profit institution is required, as well as two years of income history, and a minimum credit score of 660.

FAQs

Are student loans available for tuition only?

Student loans can be used to cover a wide range of college-related expenses, including housing and books.

How do I apply?

Submit your student loan request at <http://northcountry.studentchoice.org>. This program accepts applications online only.

How long does it take to process my request?

If approved, your student loan will be available within ten business days.

Where can I find information about my statement or payment?

Your student loan account information is available at <https://www.uasecho.com>.

Are co-signers allowed on refinanced student loans?

Yes, if the borrower and co-signer are both members of the credit union, and the co-signer has a minimum credit score of 660. After 48 consecutive on-time automatic payments made by the borrower, the co-signer may be released.

Tips

1. Verify your school is on the list of approved schools at <http://northcountry.studentchoice.org/approved-schools/>
2. Moving away for college? Access your NorthCountry account at nearby CO-OP ATMs and shared branches.

Important phone numbers

For information about your statement or payment:

Toll-free: 1 800 723-2210

To speak with a Credit Union Student Choice representative:

Toll-free: 1 866 558-2960

Locations

On vacation, away at school, or planning a move? Walk into any of our partner credit unions and it's just like doing business here at home!

CO-OP Shared Branch

Need lobby services? Visit any of the 5,000+ locations in our network of shared branches.

CO-OP ATM

Use your NorthCountry debit card surcharge-free* at over 30,000 ATMs throughout the country!

FAQs

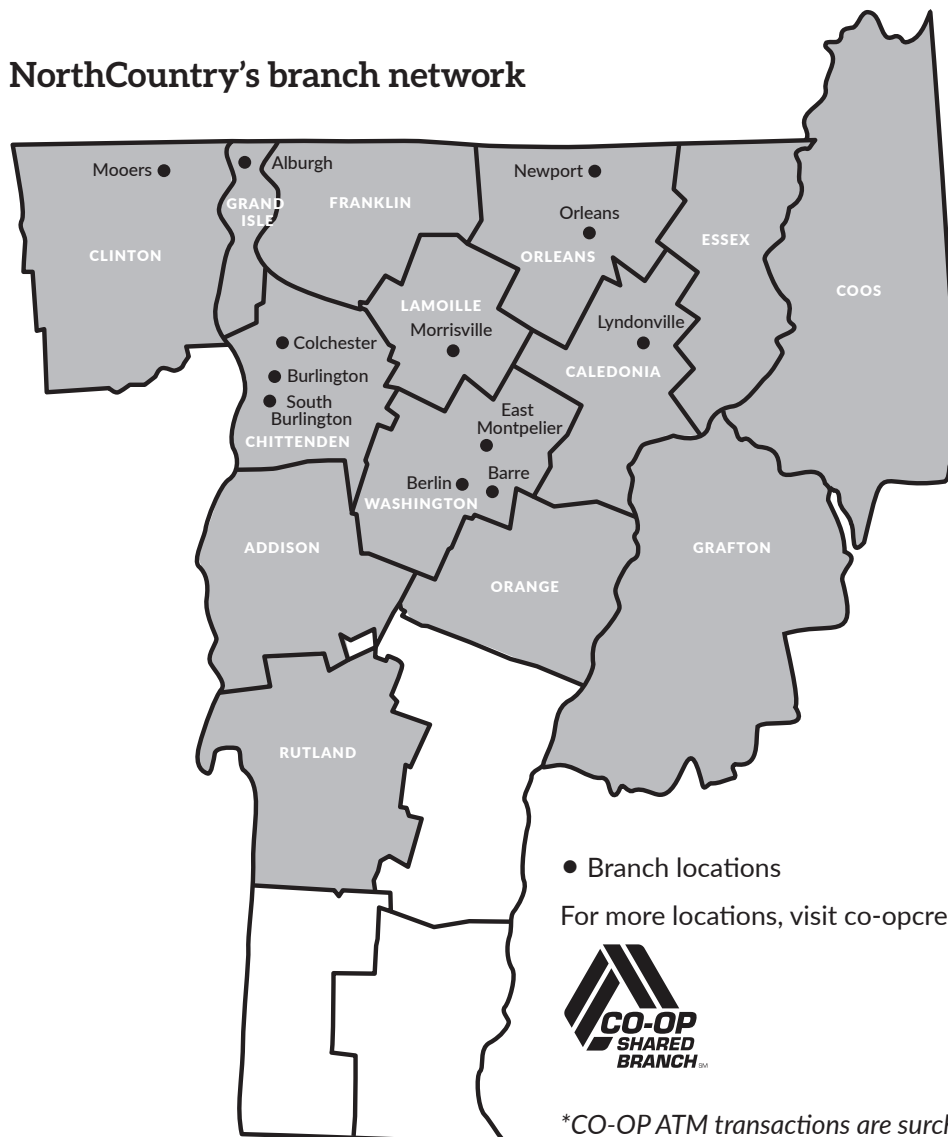
What is the CO-OP Shared Branch Network?

When you need branch services, our partner credit unions throughout the United States are available to help you on our behalf. This service is provided at no extra cost to you.

Where can I find a current list of shared branch locations?

A complete list of network ATMs and shared branches can be found at www.northcountry.org or at the bottom of the mobile app's login screen.

NorthCountry's branch network



Our Locations

- **Alburgh •**
37 South Main Street
- **Barre**
328 North Main Street
- **Berlin •**
3336 Airport Road
- **Burlington**
1049 North Avenue
- **Colchester**
39 Lower Mountain View Road
- **East Montpelier**
49 Carleton Boulevard
- **Lyndonville**
854 Center Street
- **Mooers**
2488 Route 11
- **Morrisville**
37 Upper Munson Avenue
- **Newport**
1474 East Main Street
- **Orleans**
12 Main Street
- **Richford**
80 Main Street
- **South Burlington •**
(headquarters)
69 Swift Street
- 1 802 657-6847
- 1 800 660-3258
- Safe deposit boxes available

● Branch locations

For more locations, visit co-opcreditunions.org/locator



*CO-OP ATM transactions are surcharge-free. ATM out of network fee may apply.

Financial Services

Whether you're just getting started or are ready to retire, NorthCountry Financial Services is available to help you develop and implement an investment strategy suited to your goals.

- Retirement planning
- Mutual Funds
- IRAs
- Estate planning
- Annuities
- Bonds
- 401(k) planning
- Stocks

**NorthCountry Federal Credit Union ("NorthCountry FCU") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay NorthCountry FCU for these referrals. This creates an incentive for NorthCountry FCU to make these referrals, resulting in a conflict of interest. NorthCountry FCU is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.*

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. NorthCountry Federal Credit Union ("NorthCountry FCU") and NorthCountry Financial Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using NorthCountry Financial Services, and may also be employees of NorthCountry FCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, NorthCountry FCU or NorthCountry Financial Services. Securities and insurance offered through LPL or its affiliates are:

Not insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligation	May Lose Value
--	--------------------------------	--	----------------

The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

FAQs

How do I schedule an appointment?

Email financialservices@northcountry.org, call toll-free 1 800 660-3258 x7551, or 1 802 859-7551.

Where can I meet with the Investment Representative?

When you schedule your appointment, indicate which branch or branches are most convenient to you, and we'll be happy to accommodate you.

Does it cost anything?

Your consultation is free of charge. Program fees may be associated with investment plans, and will be reviewed with you by the Financial Advisor.

I'm not particularly wealthy. Do I need an Investment Representative?

Our clients come from diverse financial backgrounds, and all share a desire to create a plan that will lead to a stable retirement, and make it simple and as stress-free as possible for their loved ones to take care of their estate—whether it's large or small—after they've passed.

When should I meet with the Financial Representative?

- Buy a house
- Get married
- Have money to invest
- Inherit or win money
- Need to rollover a 401(k)
- Retire
- Start a family
- Start a new job

Tips

1. Check your statements
2. Follow-up with the Financial Advisor to ensure your plan is keeping you on target to meet your retirement savings goals
3. Recommend us to your family and friends!

Contact

Member Resource Team

- M-F 8 am–5:30 pm
- Sat 9 am–1 pm

Email: service@northcountry.org

Main Line: 1 802 657-6847

Toll Free: 1 800 660-3258

www.northcountry.org

Mailing Address

NorthCountry
Federal Credit Union
P.O. Box 64709
Burlington, VT 05406



NMLS# 415758
Insured by NCUA

Updated 6/2025