See how your nest egg matures.



3.01%

months 1-12



If you've got more than \$25,000 to invest, but the stock market is making you a little chicken, First Northern Credit Union has your next CD.

It's called a "Step CD." Your money earns 3.01%, compounded monthly, for the first 12 months. 3.41% for the second

4.14% APY/36 mo. 12 months. And, a whopping 6.27% for the third 12 months. That's an APY of 4.14% over the three year period, and both your deposit and your rate are guaranteed as long as you keep the money in the CD. You

can't say that about the stock market.

Unlike other long-term CDs, you can pull your money out at the end of any 12-month period without penalty, in the unlikely event that you find something better down the road.

If you don't happen to have \$25,000 lying around just now, we also have Step CDs for smaller amounts.

The Step CD from First Northern. It's a fine way to feather your nest.



104 N. Show Place Drive at E. State Street (888) 328-8677 Visit us on the web: www.firstnortherncu.org