

Our Mission Statement:

To provide you
our member/owners
the financial services
you need
with the quality
you deserve
and the convenience
you expect.

April 2004



Your Invitation to the

NorthStar Credit Union
ANNUAL MEETING

Please join the Board of Directors, Staff
And fellow Owner/Members
Of NorthStar Credit Union for
The 33rd Annual Meeting
Tuesday, April 27, 2004
NorthStar Credit Union

3 S 555 Winfield Road, Warrenville, Illinois

5-6pm Reception
Entertainment
Hors d'oeuvres and refreshments
will be served

6-7pm Annual Meeting
Election of Directors and Review
of the Annual Report

The first 100 attendees will receive a
complimentary gift.

WHY WAIT FOR RATES TO RISE?

APPLY TODAY AT NORTHSTAR

**NEW AND USED CARS,
BOATS, RV'S AND
MOTORCYCLES**

As low as

**4.0%
APR***



**HOME EQUITY
LINES OF CREDIT**

As low as

**3.5%
APR***

Up to 15 years to repay.

* Rates subject to change. Limited time offer. Rate based on credit score, down payment and direct deposit arrangements.
Home Equity Lines of Credit are adjustable rates based on prime as published in the Wall Street Journal.

Lisa Walks For
A CAUSE

NorthStar's Director of Sales and Service, Lisa Kleven, has committed to participating in the **2004 Avon Walk for Breast Cancer**, and she needs our help. Part of her commitment is to raise awareness for the terrible disease that strikes a woman every three minutes in the United States. The other part of her commitment is to ask for sponsorships to raise money for research towards a cure. Lisa has committed to raising \$1800 before she takes her first step during the Chicago Walk Event on June 5, 2004. That first step is only one of the many she will take to complete the walk-a-thon of 26 miles.



Will you be a sponsor?

Please consider helping Lisa reach her goal by sending in a donation by check or cash or transferring your contribution to:

Avon Walk for Breast Cancer
NorthStar Account Number 15969
C/o NorthStar Credit Union
3 S 555 Winfield Road
Warrenville, IL 60555

Locations

www.northstarcu.org
3 S. 555 Winfield Road
Warrenville, IL 60555
630.393.7201
630.393.7353 fax
Audio Response Teller
630.393.7201 ext.222

Outside Chicagoland
800.983.6828
Audio Response Teller
888.983.2424

11901 S. 80th Avenue
Palos Park, IL 60464
708.448.8656
708.448.4742 fax

Monday Closed
Tuesday-Thursday 8:30am to 5:00pm
Friday 8:30am to 5:30pm
Saturday 8:30am to 12:30pm

150 Warrenville Road
Naperville, IL 60563
630.420.5505
630.420.4847 fax
Monday-Friday 10:00am to 2:00pm

Main Office Lobby Hours

Monday-Thursday 8:30am to 5:00pm
Friday 8:30am to 5:30pm
Saturday 8:30am to 12:30pm

Drive-Up Hours

Monday-Thursday 8:00am to 5:30pm
Friday 8:00am to 6:00pm
Saturday 8:30am to 1:00pm

24 Hour Drive-Up ATM



NorthStar does not sell member information to third parties.

There are times you may receive mail referencing NorthStar Credit Union. Unfortunately, some personal information is a matter of Public Record, to which third parties may gain access. You will always know mail is from NorthStar if our logo is on it, whether it is a postcard, insert, newsletter or letter.

Have You

CHECKED OUR SAVINGS RATES LATELY?

NorthStar rates are some of the highest in the area.

If you are still hesitant to invest in the market, in mutual funds or variable rate investments, consider the safety and security of a NorthStar Savings or Certificate Account. Your money is insured up to \$100,000 and whatever the market situation, or the economy, or the next big world event, your money is earning at a rate that is one of the best in Illinois. It's safe, it's secure and as a member/owner of NorthStar, we are returning to you the best possible earnings rate.

	Dividend Rate	Annual Percentage Yield
SAVINGS / CHRISTMAS CLUB		
<i>Dividends paid monthly on daily balances.</i>		
<\$100	0.00%	0.00%
\$ 100 - \$ 999	0.25%	0.25%
\$ 1,000 - \$2,499	0.55%	0.55%
\$ 2,500 & higher	0.75%	0.75%

CHECKING ACCOUNTS

	Dividend Rate	Annual Percentage Yield
<i>Dividends paid monthly on daily balances.</i>		
<\$5,000	0.00%	0.00%
\$5,000 & higher	0.60%	0.60%

MONEY MARKET ACCOUNTS

	Dividend Rate	Annual Percentage Yield
<i>Dividends paid monthly on daily balances.</i>		
<\$1,000	0.00%	0.00%
\$ 1,000 - \$ 2,499	0.55%	0.55%
\$ 2,500 - \$ 9,999	0.75%	0.75%
\$10,000 - \$24,999	1.05%	1.06%
\$25,000 & higher	1.15%	1.16%

	Dividend Rate	Annual Percentage Yield
IRA SAVINGS		
<i>Dividends paid monthly on daily balances.</i>		
<\$50	0.00%	0.00%
\$50 & higher	1.00%	1.01%

SHARE CERTIFICATES* / IRA SHARE CERTIFICATES

6 months**	\$ 1,000 & higher	1.20%	1.21%
1 Year	\$ 1,000 & higher	1.50%	1.51%
2 Years	\$ 1,000 & higher	2.00%	2.01%
3 Years	\$ 1,000 & higher	2.40%	2.42%
4 Years	\$ 1,000 & higher	2.75%	2.78%
5 Years	\$ 1,000 & higher	3.60%	3.66%

* 90 day dividend penalty for early withdrawal.

** Not available under the IRA Share Certificate Program

CALENDAR of Events

APRIL

4 Daylight Savings Time Begins at 12:00am
Turn clocks ahead one hour, to "Spring Ahead."

11 Easter Sunday

All NorthStar office will be open Good Friday and Saturday.

27 33rd Annual Meeting of NorthStar Credit Union

Main Office, 5-7pm. Refreshments will be served.

30 Discount Cellular Phones and Service

National Wireless Consulting will offer discounted cellular services and accessories at the Main Office from 11-1pm

30 Sam's Club Sign-Up

Discount coupons and 2-for-1 Sign-Up Special
Main Office Lobby, 2-5pm

MAY

9 Mother's Day

28 Discount Cellular Phones and Service

National Wireless Consulting will offer discounted cellular services and accessories at the Main Office from 11-1pm

Same ATM Cards

NEW PHONE NUMBER

Luz Castello, Director of Accounting, wants to alert members that have a NorthStar ATM Card that the contact phone number for lost or stolen cards will change effective April 23rd. She comments, "The new number for reporting lost or stolen cards will be 800-523-4175. We have negotiated with a new ATM processor that will make ATM operations more efficient as well as reduce operating costs for NorthStar. For members, it is the same plastic, the same procedures and the same network. The only thing that changes is the "lost card" contact number. For all other ATM card related issues, please continue to contact our main office at (630) 393-7201 or outside Chicagoland at 800-983-6828. Please keep this information with your important records."