

# NorthStar

A Monthly Publication From NorthStar Credit Union <

● December 2004

# NEWS

## 5.9% VISA Balance Transfer

For a limited time, transfer existing credit card balances to a NorthStar Credit Union Platinum VISA and pay only 5.9% APR for up to 12 months!\*

- Save hundreds or thousands of dollars in interest
- No balance transfer fees
- No hidden charges
- No gimmicks

### Don't have a NorthStar CU Platinum VISA?

Call us at 630-393-7201 or outside Chicagoland 800-983-6828 to request a no annual fee Platinum VISA.

### Want to transfer additional balances?

Feel free to make copies of this form or transfer balances online at [www.northstarcu.org](http://www.northstarcu.org).

\*Offer available December 1, 2004 through January 31, 2005. Transfer balance reverts to standard VISA Platinum rate (8.9% APR as of 11/10/2004) on January 31, 2006. Not available on existing NorthStar credit card balances. Not responsible for fees and finance charges incurred by you prior to your balance being transferred to NorthStar Credit Union - please continue to make at least the minimum payments on your other credit cards until we notify you that the balances have been transferred.

### Visa Balance Transfer Form

I would like to transfer the amount shown below to my NorthStar Credit Union VISA card.

Member name: \_\_\_\_\_

Member number: \_\_\_\_\_

Card issuer: \_\_\_\_\_

Amount to pay: \_\_\_\_\_

Account number: \_\_\_\_\_

Payment address: \_\_\_\_\_

Signature: \_\_\_\_\_

I understand I cannot hold NorthStar Credit Union responsible for late payments. This transaction will be processed as a cash advance according to the terms and conditions for the NorthStar credit card agreement.

### Toys for Tots

Drop off your new, unwrapped toys at the credit union's main office in Warrenville through Saturday, December 11, 2004. These toys will be distributed to needy families this holiday season. United States Marine Corps reservist Javier Martinez will be at the main office on December 11 from 11:00 a.m. to 12:30 p.m. to accept donations and thank NorthStar members for their generosity.



*Focused on your future.*

Audio Response Teller | 630.393.7201 ext. 222  
Outside Chicagoland 800.983.6828  
Audio Response Teller | 888.983.2424

3 S. 555 Winfield Road  
Warrenville, IL 60555  
630.393.7201  
630.393.7353 (fax)

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

BP Naperville Complex  
Employee Branch  
150 Warrenville Road  
Naperville, IL 60563  
630.420.5505  
630.420.4847 (fax)

Senior Flexonics/Automotive  
Employee Branch  
300 E. Devon Ave.  
Bartlett, IL 60103  
630.837.6288  
630.837.2317 (fax)

[www.northstarcu.org](http://www.northstarcu.org)





Few things can affect your life as much as your credit history. Excellent credit can open up a wealth of opportunities and financial options. Poor credit can dramatically increase the cost of financial products and services.

There are often simple things that you can do to improve your credit score. NorthStar Credit Union can help you identify ways to enhance your credit score.

Contact us today to set up an appointment with one of our member service representatives. We will review your credit report with you and identify credit risks, inconsistencies, or errors. We can also help you determine the best ways to improve your individual financial position and increase your credit score.

● Make an appointment today.

## Electronic Services – A Better Way to Bank

NorthStar is entering a new era of money management. We've implemented new ways for our members to access their accounts and manage their finances.

**Home Banking** – Conduct most of your financial transactions from a personal computer connected to the internet

**Bill Pay – NOW AVAILABLE!** With online bill pay, you can stop buying stamps, writing checks, and licking envelopes! Pay one bill at a time, set up recurring payments and even schedule future payments. And, your bills will be paid on time, every time.

**E-Statements** – Save time (and trees!) by getting your statements online

**E-Mail List** – Get financial tips and insight while you stay informed of what's going on at the credit union

Sign up for any of these services on our new web site at [www.northstarcu.org](http://www.northstarcu.org).

## Give Yourself a Present Skip Your January Loan Payment

NorthStar knows that the holidays have a way of sneaking up on your budget. Entertaining, clothes, gifts, and travel expenses add up quickly. So, NorthStar Credit Union is allowing you to skip your January loan payment (mortgage loans are not eligible).

To skip your January loan payment, complete this form and return it to the credit union by December 31st.

**X** \_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Daytime Phone

\_\_\_\_\_  
NSCU Member #

\_\_\_\_\_  
NSCU Savings Account to Debit Fee (if different from above)

\_\_\_\_\_  
Loan Number

\_\_\_\_\_  
Loan Number

\_\_\_\_\_  
Month to Skip Payment

\_\_\_\_\_  
Year

### Happy Holidays!

I hereby authorize NorthStar Credit Union to defer my installment loan payment(s) for the month indicated at left. By signing this form, I understand that waiving my designated payment(s) will not affect my credit history with NSCU or any credit-reporting agency. I also understand that interest will continue to accrue. Skip-a-pay is subject to approval. Skip-a-pay generally does not apply to Mortgage Loans. I understand that a \$15 administrative fee applies.

## Easy to wrap. Easy to give. The perfect holiday gift.

Running out of time? Holiday shopping stressing you out? Relax. Purchase an American Express Gift Cheque today and make shopping easier.

Make holiday gift-giving effortless with NorthStar CU. You decide the amount; they choose where to use it. Gift Cheques are the perfect gift for the holiday season. Simply purchase a cheque in the desired amount and know that you'll be giving the gift of choice! They're always the right color and always the perfect fit.

American Express Gift Cheques are available right at NorthStar Credit Union. Visit any of our offices to make your purchases.

**COMING SOON:** VISA Gift Cards – watch for details.

## Spread the Word, We'll Buy the Gas!

Tell your co-workers and family about the benefits of joining NorthStar Credit Union. Encourage them to bring their business to NorthStar and let us know that you recommended the credit union. If this newly referred member opens a new checking account with direct deposit OR takes out a loan above \$5,000 – we'll give you a \$25 BP gas card.

**MEMBERSHIP**  **PAY**  
PASS IT ON.