

**Our Mission Statement:**

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

January 2004



# HAPPY NEW YEAR!

*From the Board of Directors and Staff at  
 NorthStar Credit Union, we wish you and  
 your family the best of the New Year.*



The year 2003 will go down in NorthStar Credit Union history as a year of unprecedented growth. With the merger of NorthStar with the Worth Community Credit Union, we increased our membership by 1654, and added another location in south suburban Worth. Careful management of cash flows and operational budgets provided our members with some of the highest savings rates in the area, along with some of the lowest loan rates in the entire state. Today, NorthStar stands as a \$55 million credit union, composed of members from Barrington to Batavia, Chicago to St. Charles, and so many wonderful neighbors from Warrenville, West Chicago, Wheaton, Winfield and Naperville.

*We look forward to 2004 with plans for additional growth and enhanced services to strengthen and enrich the financial future of all our members.*

## THANK YOU

**- For Your Holiday Generosity**

NorthStar staff would like to thank all our staff and members who contributed so generously to our two holiday benefits. The BP (Amoco) Retired Volunteers organized the Giving Tree for the residents at Little Friends and we sent along 52 fulfilled "wishes" from our holiday tree, from grocery store gift certificates, to a dozen new socks for one of the residents.

NorthStar Credit Union was one of many collection sites in the area for Toys for Tots. With the help of many generous people, NorthStar members contributed 234 new toys to local children who otherwise would not have had such a happy holiday.

Thank you for all your donations and well wishes.



## Holidays Got You Seeing Red?

HOME EQUITY LINE OF CREDIT

As low as

**3.5%**  
 APR\*



Apply on-line at  
[www.northstarcu.org](http://www.northstarcu.org)

*This loan is for you:*

*Lots of flexibility with your home equity.*

*No hassle. Easy application.*

*Take up to 15 years to repay.*

*No closing costs.*

*\*Rate subject to change.*

*Rate based on credit score and LTV.*

## 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

28100 Torch Parkway  
Suite 187  
Warrenville, IL 60555  
630.836.5031  
630.836.5036 fax  
Monday - Friday 10:00am to 2:00pm

11110 South Depot Street  
Worth, IL 60482  
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.

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## STILL TIME

## For Contributions to Your 2003 IRA

*Are you concerned about your retirement income? One of the easiest and safest ways to save for your retirement is through a Traditional Individual Retirement Account (IRA). This program allows for yearly contributions to an account set up specifically for withdrawal during retirement. An individual can contribute up to \$3000 (and up to \$3500 for a married couple) per year towards a Traditional IRA, and may be tax deductible. Consult your tax advisor for more information.*

If you have not already set up your IRA, you have until April 15, 2004 to make that contribution and have it count towards tax year 2003.

NorthStar can help with this program. Credit unions are one of the few institutions that can arrange an IRA for you. Simply come in and speak to one of our Financial Service Representatives. They will let you know about the current rates. Unlike other financial institutions, there are no trustee charges, just a \$10 annual maintenance fee for a NorthStar IRA. Your money is insured up to \$100,000 per individual account.

As Americans' are living longer, we at NorthStar want to help you enjoy your retirement. What you save today can greatly increase your income during retirement, and with a NorthStar IRA, your earnings grow tax deferred.



## Teach Your Children Well...

*Or they may be unprepared for handling their financial future.*

Study after study indicates that today's youth are missing an important life lesson. Today's children are the wealthiest group of young people in our American history, with an estimated spending power of \$2 billion annually. Yet they lack the skills and knowledge to handle money, and more importantly, save their money. College students are constantly bombarded with offers of easily attainable credit cards, without a good idea of how badly they can mess up their credit rating by missing payments or overextending their credit. Parents are key in presenting useful information on how to handle financial issues.

### NorthStar wants to help!

NorthStar offers a fun and engaging link from our website, that subtly teaches young people or all ages about the balance between saving and spending.

Visit our website:  
[www.northstarcu.org](http://www.northstarcu.org) and link to **Googleplex: Helping Kids Learn About Money**



## Calendar of Events

### JANUARY

#### 1 New Year's Day

All NorthStar offices will be closed

#### 19 Martin Luther King Jr. Day

All NorthStar offices will be closed

#### 30 Discount Cellular Phones and Service

National Wireless Consulting Corporation  
11am - 1pm, Main Office

### February

#### 16 President's Day

All NorthStar offices will be closed

#### 27 Discount Cellular Phones and Service

National Wireless Consulting Corporation  
11am - 1pm, Main Office