

NorthStar

A Monthly Publication From NorthStar Credit Union <

● November 2004

NEWS

Win a FREE Dell PC

NorthStar Credit Union will soon be adding **FREE Bill Pay** to our full suite of electronic services. Save time and effort by managing your finances online from home or work. And now, you can earn a chance to win a FREE Dell PC simply by enrolling for home banking, e-statements and bill pay by November 30th.

Home Banking

Conduct your banking 24/7 from any PC with internet access. View account balances, verify account history, transfer funds between accounts, and even download account information to Quicken or Microsoft Money. Home banking is completely free. NorthStar Credit Union relies on the latest internet security techniques to ensure your information is transmitted safely and securely. Sign up online at www.northstarcu.org.

E-Statements

Stop waiting for your monthly statement to arrive in the mail. Instead, elect to receive an electronic statement. We'll e-mail you at the beginning of each month as soon as your statement is ready. You can log-in to view your last six monthly statements at any time. If you wish, you can print your statement out or save it to your computer for future reference. NorthStar's e-statements are also completely free of charge for our members.

FREE Bill Pay

NorthStar CU members will even be able to pay any of their bills online. Make single payments or schedule recurring payments with a few clicks of your mouse. Set up your payments in advance and rest assured that your bills will be paid on time every time. Eliminate your postage expenses and save time by paying your bills online with NorthStar Credit Union. Best of all, we offer online bill pay FREE of charge. Enroll before November 30th at www.northstarcu.org and be entered for a chance to win the FREE Dell PC.

Dell PC Winners

Congratulations to our first Dell PC winners. The drawing was held November 1, 2004.

[Warren Arenkill]
[Lithidet Thounsavath]

Begin taking advantage of all of these services by signing up for them on our web site at www.northstarcu.org. **Sign up for these online services by November 30th and you will be automatically entered into the drawing for a FREE Dell PC.** Good luck!



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

www.northstarcu.org



Precious Plastic: NorthStar Goes Platinum

The credit union has recently released a new Platinum VISA Card. Get the most distinguished credit card available. Our Platinum VISA delivers exceptional purchasing power and security. Providing higher credit limits to members with good credit, this credit card offers a variety of advantages including:



- **FIXED rates as low as 8.9% APR!**
- **No annual fee**
- **25-day grace period**
- **No fee for balance transfers**
- **Make automatic payments with VISA AutoPay**

COMING SOON: 5.9% APR balance transfers from your other credit cards to your NorthStar Platinum VISA card. Offer begins December 1, 2004. Watch for details. Some conditions apply.

NorthStar Credit Union is offering this Platinum VISA as another terrific member benefit. We've designed this product as a terrific credit card with good rates and no gimmicks. Apply today by picking up an application at any of our branches or apply online at www.northstarcu.org.

SKIP-A-PAYMENT This December or January

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

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.

● **Simply sign and return this coupon to any NorthStar office no later than Tuesday, November 30, 2004.**

If you have any questions, please feel free to call one of our Financial Service Representatives at (630) 393-7201 ext. 213 or outside Chicagoland at (800) 983-6828.



Renovated Online Branch

We've given our web site a face lift. We invite you to take a look at our newly redesigned web site at www.northstarcu.org. The new site makes it easier for you to learn about all of our products and services and provides easier access to our array of electronic services.



Stay Informed:

Subscribe to our e-mail newsletter and we will keep you informed of our latest specials, promotions and new products each month by e-mail.

Let us know what you think of the new site. We welcome your opinions and ideas on how to continue to improve the web site and any of our products and services.