

A Monthly Publication From
 NorthStar Credit Union

Our Mission Statement:

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

October 2004



E-Services

E-Bill Pay Coming Soon

NorthStar members will be offered an opportunity to sign up for an innovative internet service: **E-Bill Pay** that will bring you the convenience of paying your bills on-line, through the security of an approved Bill Pay Service Provider. So start organizing your bills and get ready to come on-line to transact all your monthly payments. In order to take advantage of this unique service, you will need to be a member of our Home Financial Services Network. So go to www.northstarcu.org today and sign up for HFS and be ready to come on board with E-Bill Pay.

E-Statements are Here!

Get organized!! Now at NorthStar Credit Union, you will find it easier to keep track of your accounts. Your account statements will be available online starting October 4, 2004! Besides receiving your statements faster, you'll have the convenience of 24 hour access and the ability to retrieve up to 6 months of accumulated online E-Statements. It's safer to receive your statements electronically since they can only be viewed after logging into E-Statements with your member number and PIN. And, it's easy to save or print your statements whenever you want.

Each time we prepare a statement for an account that you have selected for E-Statements, we will send you an email letting you know that it is available. Simply click on the link in your email message, or go to www.northstarcu.org and you will be able to navigate to E-Statements. You can then view your E-Statement with your account number and your unique password that you choose, and there it is; a statement of your account activity. You can then save, send, copy or print your E-Statement.



The Benefits of NorthStar Credit Union E-Statements:

- Availability - We retain your accumulated e-statements for six months. These statements will be available for you to review and print with just a click of your mouse!
- Speed - E-Statements are ready three to four days earlier than mailed statements.
- Convenience - You can access the statement whenever you're ready.
- Security - Your statement is protected with state of the art encryption technology.
- Flexibility - You can save your statements on your hard drive and/or print them for your files.

New



Rates

New Rates

Best in the Area

2.47% APY
6 month CD*

2.78% APY
12 month CD*

* Ninety day dividend penalty for early withdrawal. Six-month rate not available under the IRA Share Certificate Program. Certificate rates are subject to change without notice.

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

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

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

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

Mon., Tues., Thurs., Fri. 8am-4pm
Wednesday Closed

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.

BP News

GRAND OPENING

of NorthStar new location at the
Naperville Complex – October 21, 2004

Brenda Maginnis, Branch Manager at the NorthStar Branch Office within the BP Naperville Complex is inviting all BP employees to join her and the rest of the NorthStar staff in celebrating the Grand Opening of the new offices. As Brenda recounts the move from her former location, "I am so happy to be in our new office, with the opportunity to better serve my BP members. We are now a full service branch, conveniently located outside the Naperville Complex Cafeteria, so you can do all your transactions, pick up your loan paperwork and have all the services of the Main Office, right here at work! Please come join us for fun, food and a special surprise offer during our **Grand Opening, October 21, 10am-2pm, NorthStar Credit Union BP Branch Office.**

International Credit Union Day

Come celebrate with NorthStar Credit Union and the other 13,000 credit unions world-wide on **October 21, 2004** during International Credit Union Day. This year the theme is "**Dream, Belong, and Achieve**" and in these uncertain times, your credit union is a place where you know your **dreams** can be secure, you **belong** to an organization that cares about your financial future and together we can **achieve** those dreams. We will have a special reception with cake and coffee in each of our branch locations from 10am-2pm to celebrate with our members!

CarQuotes[®]

AUTUMN SALES EVENT



- Get FREE car quotes in less than 60 seconds.
- Do your car comparisons on-line!
- Receive a pre-negotiated up-front pricing as low as \$1 over invoice*

Visit the NorthStar web site and get all the info:
www.northstarcu.org

*Dealers invoice price includes Factory Invoice Cost of Base Model, Destination Charges, and Manufacturer's Invoiced Advertising. Holdback, any other charges billed on the Invoice, plus the Factory Invoice Price of all options. Dealer will only add the Special Low Markup and the applicable taxes and fees. Dealer profit is not limited to the amount charges over Invoice. Limited availability models, convertibles and some luxury models may be slightly higher.

Check 21 Regulations begin

October 28th

Effective October 28, 2004, the Check Clearing for the 21st Century Act – or Check 21 will go into effect. Don't get caught short as your checks will now clear your account, almost immediately! There will be less processing time and your account will be debited quicker!

We recommend
that you ...

Sign up for NorthStar's Home Financial Services On-Line Service

and check your balance as often as needed. With ATM withdrawals, checks and debit cards all processed through your checking account, access to your account on-line with our Home Financial Services will mean that your balance is always current! A bounced check is embarrassing and will affect your credit score. Don't be caught short.

Log on to www.northstarcu.org

Calendar of Events

OCTOBER

- 9 Sam's Club Membership Sign-up**
Main Office: 10:30am– 12:30pm
- 11 Columbus Day – Observed**
All NorthStar Offices will be closed
- 21 International Credit Union Day Celebrations**
- 29 Discount Cellular Phones and Service**
National Wireless Consulting will offer discounted cellular services and accessories at the Main Office from 11-1pm
- 31 Return to Standard Time – Happy Halloween**
"Fall" back one hour!

NOVEMBER

- 11 Veterans Day**
In recognition of all our honored veterans, all NorthStar offices will be closed. ATM and all on-line services are available.
- 25 Thanksgiving Day**
All NorthStar offices will be closed. ATM and all on-line services are available.