

## E-Statements

Coming

NorthStar Launches

**E-SERVICES**



On September 25th, NorthStar launches the first of our new **E-SERVICES** products. You have access to your account information anytime, from anywhere on the internet with our Home Financial Services. After September 25th, thru a link off our web-site, you can sign up and receive your monthly statements in electronic format. *WE CALL THEM E-STATEMENTS.* Your current statement will appear on your screen just like they come thru the mail, with one big difference. They will be available within two days from the close of the month. That way, you can check on any transaction, verify your ATM withdrawals, and reconcile your checkbook, without waiting for the statement in the mail. NorthStar will be storing up to six months of statements on your own log-in password.

It's easy to sign up. Just log in to our web site at [www.northstarcu.org](http://www.northstarcu.org) and click on the **E-STATEMENTS** sign-up. Follow the directions for verifying your primary account number by inputting the last 5 digits of your social security number, on the initial sign-up. We recommend that you change that password with your first sign-up, to add another layer of security to your future log-ins. Your new, personalized password must contain at least 5 alpha/numeric characters, but can contain up to 10 digits. That initial sign-up should take all of two minutes. Then you can immediately retrieve your statements from those on file on the system. Right now, we have July and August statements ready for your viewing. You can print these out at your convenience, or just copy the file and save on your own computer for future convenience. These files are pdf image files, and will

require some software that is typically already on your computer.

Do you have multiple accounts? **E-STATEMENTS** are the choice for all your accounts. No more losing that paperwork, you can easily and safely retrieve all your statement information from each account.

By signing up, you will save yourself one more piece of mail, one more filing operation, and you will never lose your statement. And as an owner of this credit union, you will be saving your credit union significant postage and printing costs by using this beneficial service.

SPECIAL NOTE: **E-STATEMENTS** are provided to you at no charge as part of NorthStar's continuing service to you, our valued members. The **E-STATEMENTS** are displayed in a secure environment utilizing the latest internet encryption technology. Rest assured that your statement information will remain completely confidential. You will be required to enter your account number and password each time you view your e-statements.

Look for more information in upcoming issues of NorthStar News! If you have questions about our **E-STATEMENTS** service, please feel free to contact us at 630-393-7201 x213.

### Our Mission Statement:

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

September 2004

## Apply Before Rates Rise

**OUR HOME EQUITY  
LINE OF CREDIT**



As low as 1/2% below prime,  
rates as low as

**4.0%** <sup>apr\*</sup>

Tell your neighbors, tell your friends, even your in-laws, that NorthStar is still offering Home Equity Lines of Credit below prime!

- No application fee
- No closing costs
- No appraisal fees
- No early prepayment penalty

\* Rates subject to change. Limited time offer. Rate based on credit score. Home Equity Lines of Credit are adjustable rate loans based on prime as published in the Wall Street Journal.

## 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



## CHECK 21:



### New changes in check processing

Effective October 28, 2004, the Check Clearing for the 21st Century Act – or “Check 21” will bring the nation’s check payment system into the digital age and allow consumers to benefit from better and faster financial services.

Check 21 will improve today’s existing system that forces over 40 billion checks a year to be exchanged physically and often transported around the country several times before the payment cycle is completed.

### How will Check 21 benefit you?

- Detects Fraud Faster – Since check clearing is faster, fraud can be detected and investigated sooner, which brings about a quicker resolution.
- Faster Check Clearing – You get a more accurate picture of your account balance.
- More Secure Check Information – checks do not have to be physically transported via truck, train or plane.

### How does it work?

Check 21 allows a new approach – it makes legal a **Substitute Check**, which is a digital picture of your original check (showing the front and back with a magnetic ink character recognition line and all of its routing data), which can be processed electronically.

- A substitute check is the legal equivalent of your original for all purposes including requirements of state and federal law.
- The substitute check will feature, in bold print, a legend that states “This is a legal copy of your check – you can use it the same way you can use the original check.”
- A substitute check provides legal proof that you made a payment.
- You may receive a substitute check when you request a copy of your check.

### Important Note

- Since these changes will drastically reduce the amount of time it takes to move money from your account to pay those who receive your checks, **you will need to have sufficient funds in your account to cover the payment at the time you write the check.**
- **NorthStar** will continue to provide you with overdraft protection at no cost to you to cover a potentially overdrawn checking account with funds from your Money Market or Share Savings Accounts. Unlike other banking institutions that will charge you a fee for this service, NorthStar provides this **free of charge.**
- NorthStar will also set you up with an **Overdraft Loan**, which is a pre-arranged loan for those emergencies when you know you will need additional funds not available to you from other sources. Call today to discuss an Overdraft Loan Program. This loan program can save you the frustration of a bounced check (Insufficient Funds) or the problem of lowering your credit score with a bounced check.

### 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.

## Calendar of Events

### SEPTEMBER

- 6 Labor Day**  
All NorthStar Offices will be closed
- 10 Sam’s Club Membership Sign-up**  
Main Office: 2-5pm
- 24 Discount Cellular Phones and Service**  
National Wireless Consulting will offer discounted cellular services and accessories at the Main Office from 11-1pm

### OCTOBER

- 9 Sam’s Club Membership Sign-up**  
Main Office: 10:30am– 12:30pm
- 11 Columbus Day – Observed**  
All NorthStar Offices will be closed
- 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

## SAM’S CLUB

### Two Special Offers

Justine Burke, our new Sam’s Club Representative, is offering NorthStar members two great offers:

- 1. To celebrate National Credit Union Month**, in October, Sam’s Club is offering all NorthStar members an opportunity to visit their local Sam’s Club with a one-day pass and see for yourself the full range of products and services that is available to Sam’s Club Members. Guest Passes are available at any of the four NorthStar locations in Warrenville, BP Complex in Naperville, Palos Park Branch Office and the Senior Automotive Branch Office in Bartlett. Offer good thru October 31, 2004.
- 2. Sam’s Club** is offering their members an opportunity to get a jump on holiday gifts. For a limited time, you can pre-order Poinsettias, standing 15-19” tall and approximately 15” wide, with each plant set in a red satin pot cover. The plants come 8 to a case, with a minimum order of 2 cases, or 16 plants. Each case is specially priced for Sam’s Club members at \$34.16/case or \$4.27 a plant! This is an incredible offer to have your holiday gift giving taken care of for co-workers, neighbors, teachers and relatives! Forms are available in every NorthStar office. **Order deadline is October 22, 2004 for delivery from November 22 thru December 16.**

**Justine will be visiting the NorthStar Main Office to answer your questions and sign you up for a Sam’s Club membership on Friday, September 10, from 2-5pm.**