

# NorthStar

A Monthly Publication From NorthStar Credit Union <

● August 2005

# NEWS

## Real Benefits from Your Real Estate

Home prices have exploded in recent years. Your home's value has likely increased by over 10% in just the last year alone. This type of real estate boom means that you probably have a substantial amount of available home equity for the "right now" things that are important to you and your family.

A NorthStar Credit Union home equity loan or line of credit makes it easy to put the increased value of your home to work for you – TODAY. Use this equity to pay for home improvements, college tuition, debt consolidation, a new vehicle or whatever tops your personal wish list.

### *Borrowing against the equity you've built up in your home provides big benefits:*

- **Low interest rates** – much lower than your high-interest credit cards
- **No closing costs** – a better alternative than costly refinances
- **Interest may be tax deductible** – consult your tax advisor for details
- **Borrow up to 100% of the equity in your home**
- **You choose the loan that's best for you** – fixed-rate home equity loans or variable rate lines of credit are both available from NorthStar Credit Union

NorthStar's loan representatives can give you a free analysis of your borrowing power. Just give us a call at 630.393.7201, ext. 213 for more information. You can apply for a home equity loan or line of credit by visiting our web site at [www.northstarcu.org](http://www.northstarcu.org) or stop by for an application.

## ● \$25 – Yours for the Taking

**MEMBERSHIP** **PAY \$**  
PASS IT ON.

Let your family, friends and co-workers know about the benefits of credit union membership. Higher savings rates, lower loan rates and outstanding member service combine to make NorthStar Credit Union the best financial institution in the area.

As our thank you, whenever a new member joins the credit union and lets us know that you sent them – we'll give you a \$25 BP Gas Card.



*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)

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)

Improve Your  
**Credit Score**  
Ask us how.

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



**MEMBERSHIP** **PAY \$**  
PASS IT ON.

## ● NorthStar Members "In the Know"

Last month, the credit union was notified that some of our members' debit card numbers were compromised in a recent high-profile theft of data from a credit card processing company. Rest assured that we jumped into action – quickly re-issuing debit cards to everyone affected.

We also notified many of these affected members by e-mail almost immediately. But, we couldn't notify all of them because we don't have all of our members' e-mail addresses.

E-mail offers NorthStar Credit Union the ability to communicate with our members faster than ever before. Imagine the value of knowing about these types of issues or learning about the latest promotions days or weeks before reading about it in the newsletter or receiving a special mailing.

Sign up for our e-mail list by visiting [www.northstarcu.org](http://www.northstarcu.org). We will send you valuable information about managing your finances, let you know about special offers, and alert you to the latest scams. You can stop receiving our e-mail at any time by clicking on the link within any of the e-mail messages we send.

## Save Time, Save Trees

With NorthStar's e-statements, you can receive your account statements days faster than waiting for them to arrive by regular mail. And, help contribute to a clean environment by reducing paper waste.

*Here's how they work:*

1. **You will receive an e-mail letting you know when your latest account statement is available.**
2. **Click on the link included in this e-mail or visit our web site to log-in and view your e-statement with the account number and password you've specified.**
3. **View your statement exactly as it appears when you receive it in the mail. Print or save your e-statement from your computer.**

Signing up for e-statements is easy! Just click on the button clearly displayed on our home page at [www.northstarcu.org](http://www.northstarcu.org).

## ➤ Surf Through Our Information Center

The credit union's web site has a wealth of financial information available to our members. Of course you can learn about our products and services and sign up for FREE home banking and bill pay, but don't miss the Information Center on our home page. From this section, you'll find links to:

- Googolplex – *financial resources for students of all ages*
- Home & Family Finance Center – *the latest financial news, topics and tips*
- CarQuotes.com and Credit Union Vehicles for Sale – *auto buying resources*
- Financial Calculators – *Manage your money and make smarter financial decisions*
- CU/America Financial Services – *Mortgage rates and programs*
- MasterCard SecureCode – *Protect your debit card with a secret code*
- Re-order checks
- Sign up for our e-mail list
- Order your free credit report

Find all of these resources at [www.northstarcu.org](http://www.northstarcu.org)!

## ➤ Loan Rates

### Auto Loans

New & Used Autos ..... as low as **4.65%**

*100% Financing is available on all auto loans.*

*Discounts apply for direct deposit & down payments!*

### Fixed Rate Home Equity Loans

5 Years .....  85% ..... As low as **6.00%**

5 Years .....  100% ..... As low as **7.00%**

7 years .....  85% ..... As low as **7.00%**

7 Years .....  100% ..... As low as **8.00%**

10 Years .....  85% ..... As low as **7.50%**

10 Years .....  100% ..... As low as **8.50%**

15 Years .....  85% ..... As low as **8.00%**

15 Years .....  100% ..... As low as **9.00%**

### Variable Rate

#### Home Equity Lines of Credit

85% LTV, \$5,000 and over, adjusted monthly

15 Years ... As low as **Prime minus .50%**

90% LTV, \$5,000 or more, adjusted monthly

15 Years ..... As low as **Prime plus 1.50%**

### Unsecured and VISA Credit Card

Closed End Fixed ..... as low as **8.70%**

"Quick Cash" Credit Line

(Variable Rate) ..... **10.00%**

Overdraft Protection Loan

(Fixed Rate) ..... **15.00%**

VISA Gold

Fixed Rate, No Annual Fee, 25 Day Grace Period,

No Fee Cash Advance ..... **11.90%-14.9%**

VISA Platinum

Fixed Rate, No Annual Fee, 25 Day Grace Period,

No Fee Cash Advance ..... **8.9%**

### Small Business Loans

Programs tailored to the needs of your business.

Contact Bernie Niewoehner at 630.393.7201

ext. 151.

**Notice:** The Palos Park branch at 11901 s 80th Ave., will permanently close on August 31, 2005. We regret the inconvenience this may cause some of our members in the area, and we urge you to contact us at 630-393-7201 for assistance in how we may continue to serve your needs by phone and through our many electronic offerings. The ATM will remain at the location until further notice.