

NorthStar

A Monthly Publication From NorthStar Credit Union <

February 2005

NEWS

Don't Wait for the Rainy Day

New Insurance Protection from NorthStar Credit Union

NorthStar Credit Union is proud to offer our members a variety of financial choices. Through CUNA Mutual, we can now provide MEMBER'S CHOICE® insurance products directly to our members.

MEMBER'S CHOICE Term Life and Disability Insurance

You have dreams for you and your family – a happy retirement, college plans, a new car. But have you considered how you would make your family's dreams come true if you were to become disabled or pass away? And how would you or your family cover financial obligations – such as making loan payments – if these unfortunate events were to occur?

NorthStar now offers two easily obtainable, flexible methods of protection for you and your family – MEMBER'S CHOICE term life and disability coverage. MEMBER'S CHOICE term life reduces or pays off your covered loan balance should you die before paying it off. MEMBER'S CHOICE disability makes your monthly loan payment should you become disabled due to a covered illness or injury.

Every covered member pays the same low group rate and you only purchase enough protection to cover your loan balance. Tying your coverage directly to your loan means that you'll have exactly the right amount of protection – no more, no less.

Other benefits include:

- Automatic eligibility for most borrowers
- Simple enrollment
- No medical screening
- Immediate coverage
- Premium included in your loan payment

You can count on MEMBER'S CHOICE term life and disability to step in when you and your family need help the most. And that means you can count on your dreams to go on and on – even when your income does not. Speak with one of our loan officers for more information.



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

www.northstarcu.org



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

MEMBER'S CHOICE
Guaranteed Asset Protection (GAP)

Most vehicles depreciate by thousands of dollars as soon as they are purchased. And, if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total loss, you will still be liable to pay the difference between your insurance settlement and your loan balance. This gap between your automobile insurance payment and the amount you owe on your vehicle can be a significant expense that may hurt your financial stability.

Guaranteed Asset Protection (GAP) is coverage that pays the difference between your primary insurance's settlement and the loan balance on items directly related to the purchase of the vehicle. MEMBER'S CHOICE GAP is low-cost coverage for a potentially high-cost expense.

NorthStar offers GAP insurance with our automobile loans. Ask about GAP coverage today!



MEMBER'S CHOICE
Mechanical Repair Coverage

NorthStar now gives you the opportunity to purchase mechanical repair coverage (MRC) for your automobile. MRC covers mechanical repairs on your vehicle from the date of purchase, and continues after your manufacturer's warranty expires.

Purchasing mechanical repair coverage before your warranty ends provides you with seamless, uninterrupted protection.

The plan also includes rental reimbursement, 24-hour roadside assistance, towing and emergency travel expenses.

Don't risk paying thousands of dollars for mechanical and electrical repairs. Ask us how easy it is to add mechanical repair coverage.

Loan Rates

Auto Loans

New & Used Autos as low as **4.50%**

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 5.50%
5 Years	100% As low as 6.50%
7 years	85% As low as 6.50%
7 Years	100% As low as 7.50%
10 Years	85% As low as 7.00%
10 Years	100% As low as 8.00%
15 Years	85% As low as 7.50%
15 Years	100% As low as 8.50%

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%

