

NorthStar NEWS

A Monthly Publication From NorthStar Credit Union <

July 2005

Time is on Your Side

Your life is hectic. Your family, your job, your community, and your interests all compete for your time. There's never enough to get it all done. So, why are you wasting time on your banking needs?

NorthStar Credit Union offers a variety of automated services that can save you time and money.



securely online and e-mail you a reminder to log in to retrieve it. Enroll today by visiting www.northstarcu.org.

Direct Deposit/ Payroll Deduction

Have your paycheck automatically deposited into your credit union account. Distribute funds between accounts. Make loan and credit card payments automatically.

If you haven't set up direct deposit or payroll deduction for your accounts, you're missing a tremendous opportunity to save time. Contact us for more information.

Home Banking

Use your personal computer to access your accounts to view account activity, transfer funds, make loan payments, and even apply for your next loan. Use the detail feature to see debit card payees. Home banking with NorthStar is safe, secure and EASY! Sign up today at www.northstarcu.org.

Online Bill Pay

Stop rushing to the post office for stamps. Don't bother writing dozens of checks each month. Quit worrying whether your payment will make it there in time. Pay your bills electronically. Pay any bill at any time – quickly and easily. Set up recurring payments so your bills begin to pay themselves each month. And save money on postage! Best of all, Bill Pay is FREE!

E-Statements

Get your account statement faster than ever before. Keep your personal information safe by not leaving financial information unattended in your mailbox. NorthStar will post your statement

Audio Response Teller

Use any touch tone telephone to check account balances, verify cleared checks and more. 24/7 access to your money. Why wait on hold when you can get the information you need in seconds? Try it out by calling (630) 393-7201 Ext. 222.

Free Checking That's Actually FREE

Best of all, these convenient services are all available with a no-cost NorthStar Credit Union checking account. The only things you'll pay for are your checks – and even the first 50 of those are free! No minimum balance. No monthly fee. No per check charges. (Overdraft charges may occur if your account becomes overdrawn.)



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



Home Values Continue to Rise

- **Contact us for a free analysis of your home's value and borrowing power**
- **LOW Rates** – Below prime with good credit
- **Flexible Terms** – Up to 15 years to repay
- **Flexible Loans** – Several programs available for you to choose from
- **Tax Deductible** – Consult your tax advisor to determine if interest is deductible
- **Start saving now by applying for a NorthStar Credit Union home equity loan or line of credit** – Use the funds to pay college tuition expenses, pay off those high rate credit cards, do some work around the house, or even buy a new car. Mortgages also available for purchases or refinance.



Approval is easy. Apply online at www.northstarcu.org and put your house to work for you.

Schedule Your Stroke Screening

Diagnostic Health Services will be at NorthStar's Warrenville facility on July 15th and 16th to perform stroke screenings.

This non-invasive process takes approximately 20 minutes and results will be mailed to you within a few weeks of your stroke screen.

Appointments are required. The stroke screen costs \$130 (similar tests can cost as much as \$1,300). Please call us to schedule your stroke screen for July 15th or 16th.

Shopping for a Ford Vehicle?

Haggerty Ford in West Chicago is offering NorthStar members Ford's exclusive X-Plan pricing which is reserved for Ford's major vendors and suppliers. This is in conjunction with current rebates and guarantees prices below invoice. Contact John Czech at 630-231-3200 and let him know you are a NorthStar member. And arrange your financing through NorthStar - the best deals for your wheels! *This pricing offer expires July 31, 2005.*

Privacy Policy

While information is the cornerstone of our ability to provide exceptional member service, our most important asset is your trust. Keeping your information secure and using it only as you would want us to is a top priority for all of us at NorthStar Credit Union.

Our promise to our members:

- 1) We will safeguard, according to strict standards of security and confidentiality any information you share with us. We will permit only authorized employees, who are trained in the proper handling of member information to have access to that information.
- 2) We receive a variety of information from you through various applications and forms you complete for us, from credit reporting agencies, transactions you conduct with us, our business affiliates, and business partners. We will always limit the collection and use of your information to the minimum we require to deliver superior service, which includes advising you about our products, services, opportunities, and to administer our business.
- 3) We will always maintain control over the confidentiality of your member information. We may however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any information unless you have specifically expressed interest in their products or services. The information we provide to third party companies will be limited to only your name, address and phone number.
- 4) We will not reveal your information to any external organization offering financial services unless we have previously informed you in disclosures or agreements, have been authorized by you, are required by law or required by our regulators.
- 5) We do not share information about former members except as permitted by law
- 6) Whenever we hire other organizations to provide support services, such as direct sales companies or service providers that perform marketing services, we will require them to conform to our privacy standards and to allow us to audit them for compliance. The information we provide to third party companies will be limited to only your name, address, and phone number
- 7) We will tell you in plain language, initially and at least once annually, how you may remove your name from marketing lists. At any time, you can contact us to remove your name from such lists.
- 8) For purposes of credit reporting, verification and risk management, we will exchange information about our members with reputable reference sources and clearinghouse services.
- 9) As an additional safeguard, NorthStar's volunteer Board of Directors will review & approve the merits of offering an additional member benefit with an outside company.

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 **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%**

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.