

NorthStar

A Monthly Publication From NorthStar Credit Union <

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NEWS

Don't Take the Bait - Beware of Phishing Scams

Law enforcement officials use the word "phishing" to describe a type of identity theft by which scammers use fake web sites and e-mails to fish for valuable personal information from consumers. The FBI also is calling it the "hottest and most troubling new scam on the Internet."

In the typical phishing scam, you receive an e-mail supposedly from a company or financial institution you may do business with or from a government agency. The e-mail describes a reason you must "verify" or "re-submit" confidential information — such as bank account and credit card numbers,

Social Security numbers, passwords and personal identification numbers (PINs) — using a return e-mail, a form on a linked web site, or a pop-up message with the name and even the logo of the company or government agency.

You may be told that your bank account information has been lost or stolen or that limits may be imposed on your account unless you provide additional details. If you comply, the thieves hiding behind the seemingly legitimate web site or e-mail can use the information to make unauthorized withdrawals from your bank account, pay for

online purchases using your credit card, or

even sell your personal information to

other thieves.

No legitimate organization – including Northstar Credit Union – will ever initiate contact with you for any personal information.

If you decide to initiate a transaction with a credit union, bank or other entity on the Web, take some simple precautions.

- Don't provide personal information to a web site using a link from an e-mail or an Internet advertisement, no matter how legitimate it may appear.
- Quickly report anything suspicious to the proper authorities. Report any questionable e-mail message or web site to the real bank, company or government agency, using a phone number or e-mail address from a reliable source.

If you believe you're already a victim of identity theft, immediately contact your financial institution and, if necessary, close existing accounts and open new ones. Also contact the police and request a copy of any police report or case number for later reference. In addition, call the three major credit bureaus (Equifax at 800-525-6285, Experian at 888-397-3742 and TransUnion at 800-680-7289) to request that a fraud alert be placed on your credit report.

You also can file a complaint or learn more about ID theft by going to the Federal Trade Commission web site at www.ftc.gov or calling toll-free 877-382-4357.



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

www.northstarcu.org



Spread the Word

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

Our feedback has always shown that our existing members bring in the most new members to NorthStar Credit Union. We want to reward you for your support!

We know that people prefer to have their financial institution close to where they live or work. Please talk to your friends, family, neighbors and co-workers about the benefits of joining NorthStar Credit Union. Don't forget to mention our no-fee checking accounts, convenient ATM access (especially for people who work at BP, Senior/Flexonics, or CHA), free bill pay, free home banking and free e-statements. Not to mention our tremendous automobile refinancing program, competitive mortgage loans, and low-rate home equity loans.

If this newly referred member lets us know who sent them to NorthStar Credit Union when they open a checking account with direct deposit or take out a loan above \$5,000 – we'll give you a \$25 gas card.

Thank you for your continued support!

What's New at NorthStar

> **Business Loans** – NorthStar Credit Union now offers business loans. Please call Bernie Niewoehner at 630-393-7201 ext. 151 to discuss the capital needs of your business and how we may help you.

> **MasterCard® SecureCode™** – Your NorthStar CU MasterCard® will soon be eligible for SecureCode™, a new, no-cost online security service to help guard against unauthorized use of your MasterCard®. The next time you shop online at a participating merchant, a window will appear asking you to confirm your identity and create a personal SecureCode™. Once enrolled, enjoy added peace of mind when you shop online.



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%

