

NorthStar

A Monthly Publication From NorthStar Credit Union <

● October 2005

NEWS

Members Make It Happen

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

Member ownership, a volunteer board of directors elected by you, and the people helping people philosophy are the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. In honor of International Credit Union Day, on Thursday, October 20th we will be serving cake and cookies at the credit union. We look forward to seeing you!

Credit Unions are Special

So is this CD! **4.33% APY**

You choose the term: 13-16 months

\$1,000 minimum deposit

Don't miss your opportunity to take advantage of this limited time offer. This rate won't last long! In honor of credit union month, NorthStar Credit Union is thanking our members for their loyalty with this special.

Here's the catch:

- Rate available for new deposits only (not money already on deposit at NorthStar Credit Union) **OR**
- Members with both a NorthStar checking account AND direct deposit may take advantage of this offer with new money or funds **CURRENTLY ON DEPOSIT** at NorthStar Credit Union.

Visit the credit union today to take advantage of this special. Have a checking account but not direct deposit? Sign up for direct deposit today and become eligible.

Offer available only for a limited time. Rates may change without notice.



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)

www.northstarcu.org



E-Statements Pay

Sign up for e-statements during the month of October and NorthStar will deposit \$3 into your account! If a few dollars isn't enough to convince you, take a look at what e-statements have to offer:

- E-statements are available before printed credit union statements are even mailed. View your account information online days before it would arrive in the mail.
- E-statements are safe. Protect yourself from identity thieves waiting to steal financial information from your mailbox. Your e-statements will be protected with a password and secured by sophisticated encryption techniques.
- Retrieve up to six months of credit union statements online at any time.
- You can easily print your statements or save them to your personal computer.
- E-statements are completely free of charge.

Sign up online by visiting www.northstarcu.org. We'll automatically deposit \$3 into your account during the month of November.



Your Opinion Counts

If you don't have a NorthStar checking account, we want to know why!

Our Checking account does not require a minimum balance. There is no "per check" fee or a monthly service fee. In fact, even your first 50 checks are FREE!! The only cost of our checking is the purchase of your checks (overdraft charges may occur if you become overdrawn). We even offer free home banking and free bill pay.

We want to make our checking accounts even better! Please let us know the reasons you don't have a NorthStar checking account. Please check all the boxes that apply and return this survey to us by mail:

NorthStar Credit Union
 Attn: CEO
 3 S. 555 Winfield Road
 Warrenville, IL 60555

Or drop us a line by e-mail at ceo@northstarcu.org.

- I didn't know the credit union offered free checking accounts.
- I didn't know the credit union offered free home banking and free bill pay.
- I don't have a checking account.
- I never thought about moving my checking account to NorthStar Credit Union.
- It is too difficult to move my existing checking account to NorthStar Credit Union.
- NorthStar Credit Union is too far from where I live.
- NorthStar Credit Union is too far from where I work.
- NorthStar Credit Union doesn't have enough ATMs.
- My existing checking account pays higher interest/dividends than NorthStar Credit Union.
- NorthStar Credit Union's checking accounts don't offer _____
- Other _____
- Other _____
- Other _____

Would you like someone to contact you with more information? Yes No

Name: _____

Account #: _____ Phone: _____

THANK YOU!

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.