

NorthStar

A Monthly Publication From NorthStar Credit Union

September 2005

NEWS

Enjoy the Comforts of Home Banking

If you'd like to enjoy the ease and convenience of getting your banking done without the hassle of fighting traffic or waiting in line in the lobby, NorthStar Credit Union has the solution!

We've opened a full service branch – right in your own home! With NorthStar's home banking system, you can visit the credit union anytime 24/7 –from your home, your office, or wherever you have a PC and access to our web site.

- Check Account Balances ● View Account History ● **NEW!** FREE Copy of a Cleared Check
- Transfer Funds Between Accounts ● Make Loan Payments ● AND MORE

If you're not already enjoying the benefits of this free, convenient service, sign up today. Just visit our web site at www.northstarcu.org and click on Home Banking.

Totally FREE Online Bill Pay

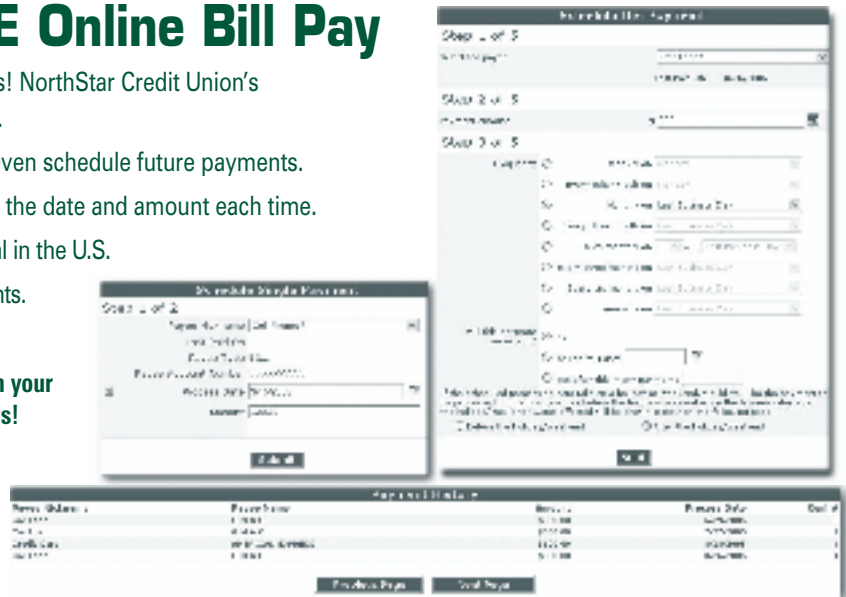
Stop buying stamps, writing checks, and licking envelopes! NorthStar Credit Union's online bill pay is an easier and faster way to pay your bills.

- Pay one bill at a time, set up recurring payments and even schedule future payments.
- You can set up bills to be paid automatically or control the date and amount each time.
- Make payments to just about any company or individual in the U.S.
- View payment history and status of any pending payments.
- Best of all, this service is FREE!

We'll even help you set up our bill pay service. Just bring in your bills to the credit union and we can show you how easy it is!

Watch for upcoming bill pay seminars as well.

Save even more time by enrolling online at www.northstarcu.org.



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

www.northstarcu.org



Improve Your Credit Score
Ask us how.

MEMBERSHIP PAYS \$
PASS IT ON.

● End of Summer Home Equity Special

This summer's heat has gotten to our loan department. They recently dropped the rate on NorthStar's Home Equity Loans! HURRY – Apply NOW before this special disappears.

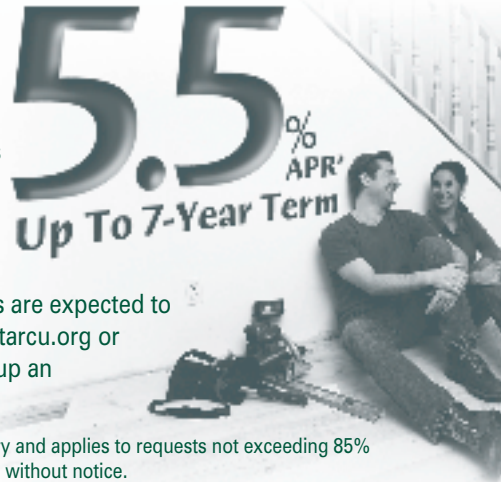
LIMITED TIME OFFER
FIXED RATE HOME EQUITY LOANS
 5.50% APR* Up to 7-Year Term

Best of all, any interest you pay on NorthStar Credit Union home equity loans may be tax deductible (consult your tax advisor for details). Our home equity loans also offer:

- No application fees
- No points
- No pre-payment penalties
- Up to 100% loan to value
- No PMI payments

This offer will end soon and rates are expected to rise. Apply online at www.northstarcu.org or visit any of our locations to pick up an application.

*Interest rate subject to your credit history and applies to requests not exceeding 85% loan to value. Limited time offer to expire without notice.



Go Out of Your Way - We'll Pay for the Gas

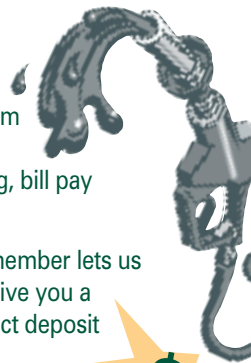
We need your help! Please tell your family, friends, and co-workers about the benefits of joining NorthStar Credit Union.

Be sure to explain the friendly service that they will get from NorthStar. And, of course, don't forget our terrific rates (especially on home equity loans!) and FREE home banking, bill pay and e-statements.

Best of all, we want to reward you for your help. If a new member lets us know that you sent them to NorthStar Credit Union, we'll give you a \$25 gas card when they open a checking account with direct deposit or take out a loan above \$5,000.

Thank you for helping us grow!

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



> E is for EASY!

E-Statements are a terrific way for you to save time each month. Sign up for e-statements at www.northstarcu.org and receive your regular credit union statement a few days earlier each month. Best of all, e-statements are safe and secure – keeping your financial information away from identity thieves.

NorthStar's E-Mail List will keep you informed of any special offers, upcoming programs or important announcements. Join our e-mail list at www.northstarcu.org and we'll send you monthly e-mail notifications so that you always know what's going on at the credit union.

> 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.

