

# NorthStar

A Monthly Publication From NorthStar Credit Union <

● August 2006

# NEWS

## It's Your Choice

Now you can have your cake and eat it too with NorthStar Credit Union's Certificate of Deposit Special. Select the length of time you want to keep your funds on deposit – and receive an outstanding, guaranteed rate of return for the entire term.

# 5.11% APY

Available for new funds.

# 5.38% APY

Available for new funds to members with a checking account and direct deposit.

You choose the term from 13-60 months.

**\$1,000 minimum deposit**

Don't miss your opportunity to take advantage of this limited time offer.

*These rates won't last long!*

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. No rate match. No Jumbo Bonus for balances of \$100,000 and higher.*



*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)



**WECO Community**  
a member of the **NorthStar** family

528 Main Street  
West Chicago, IL 60185  
630.876.5519  
630.876.3361 (fax)

[www.northstarcu.org](http://www.northstarcu.org)

## Once a Member, Always a Member August Marks Our 35th Anniversary!

NorthStar Credit Union has been built on the philosophy that once you join the credit union, you remain a member for life. You have complete control over your NorthStar membership. If you change jobs, retire, move out of town, or whatever changes may occur in your personal life or work environment, you can continue to be a member of NorthStar Credit Union for as long as you choose.



Credit union membership can greatly contribute to your financial success. It's good to know that where ever life takes you NorthStar will be there to serve your financial needs. As a member, you have the opportunity to take advantage of our entire range of services – loans, savings, investments, and more!

Don't forget that your family is also eligible to join the credit union. Share the benefits of credit union membership with the ones you love. Call us at 630.393.7201 for more information.

### Solar Energy Workshop Reminder

NorthStar Credit Union is hosting a Solar 101 Workshop presented by The Illinois Solar Energy Association on Saturday, August 12th at 9:30 a.m. The Illinois Solar Energy Association requires a workshop fee of \$60 which includes a basic ISEA membership.

To register for this event, or for more information about the Solar 101 Workshop, please visit [www.illinoissolar.org/workshops](http://www.illinoissolar.org/workshops). Walk-in spots may be available.

## Professional Financial Planning and Investment Services

Mike Pozzi, our NorthStar CU Representative is located at our main branch every Friday. He is also available to meet with you on other days by appointment (including evenings and weekends). Mike will work with you at no charge to create a personal financial blueprint you can follow to work toward financial goals. Consider taking advantage of this service today!

You can call Mike Pozzi at 630-821-7265 or 847-456-8716 (cell) to schedule an appointment.

## Loan Rates

### Auto Loans

New & Used Autos ..... as low as **6.25%**

*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 **6.75%**

5 Years ..... **100%** ..... As low as **7.75%**

7 years ..... **85%** ..... As low as **7.75%**

7 Years ..... **100%** ..... As low as **8.75%**

10 Years ..... **85%** ..... As low as **8.25%**

10 Years ..... **100%** ..... As low as **9.25%**

15 Years ..... **85%** ..... As low as **8.75%**

15 Years ..... **100%** ..... As low as **9.75%**

### Variable Rate

#### Home Equity Lines of Credit

85% LTV, \$5,000 and over, adjusted monthly

15 Years . As low as **Prime minus 1.25%**

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 **10.45%**

"Quick Cash" Credit Line

(Variable Rate) ..... **Prime plus 3.00%**

Overdraft Protection Loan

(Fixed Rate) ..... **15.00%**

VISA Gold, Platinum, Business, and Student cards available. Travel and Reward benefits; call for rates.

### Small Business Loans

Programs tailored to the needs of your business.

Contact *Bernie Niewoehner* at 630.393.7201 ext. 151.

### Holiday Closings

Labor Day ..... Monday, September 4, 2006