

NorthStar

A Monthly Publication From NorthStar Credit Union <

February 2006

NEWS

Borrow Smart, Buy Smart

*Borrow from NorthStar Credit Union.
Buy from Enterprise Car Sales.*

NorthStar and Enterprise have teamed up to offer you FIVE great reasons to purchase your next car, truck, van, or SUV from us:

Reason #1: Great Selection

Enterprise has hundreds of vehicles in a variety of makes, models, colors and equipment. All of them must pass a lengthy inspection before being Enterprise-Certified.

Reason #2: Haggle-Free Buying

A fair price is something that shouldn't involve endless negotiation. That's why Enterprise Car Sales offers haggle-free buying. Plus, they are always ready and willing when it comes to trade-ins.

Reason #3: Worry-Free Ownership

We want to be sure you're happy so Enterprise will even give you up to seven days or 1,000 miles to change your mind. Then, in the unlikely event you do, they will repurchase your vehicle for what you paid, minus a cleaning and documentation fee – no questions asked!*



\$150 Gift Card

When you purchase a car through
NorthStar and Enterprise.

Offer available 2/15/06 - 3/15/06

Reason #4: Warranty and Roadside Assistance

Enterprise Car Sales is so confident in their vehicles that they back them up with a FREE 12 month/12,000-mile limited warranty. You'll also automatically receive a 12-month/unlimited roadside assistance package.

Reason #5: \$150 Gift Card

Purchase your next vehicle from Enterprise Car Sales and finance it with NorthStar Credit Union and we'll give you a \$150 Gift Card as our thanks.

To find the nearest Enterprise Car Sales location or for a list of available vehicles, visit www.ecars.com or call 1-800-CAR SALES. Apply for your loan online at www.northstarcu.org, visit the credit union for an application, or apply at the Enterprise location.

*Certain restrictions apply.



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



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

Once a Member, ALWAYS a Member

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.



The Only Thing that Bounces is a Rubber Ball!

Everyone makes mistakes. It's important to correct things as quickly and easily as possible. That's why NorthStar Credit Union is now offering **Overdraft Advance**.

If you make an error in your checking account that results in an overdraft, Overdraft Advance lets you avoid the hassles, embarrassment, and extra expense of having share drafts returned to merchants. Best of all, Overdraft Advance coverage is ALWAYS THERE – and you'll never pay for it unless you need it.

Members 18 years and older who have had a NorthStar Credit Union share draft account in good standing for at least 90 days are already protected up to a \$400.00 limit (an insufficient funds fee of \$30 will apply for each transaction we honor).

We're proud to offer this terrific protection to our members in addition to our other overdraft protection options. Please contact us for more information about Overdraft Advance.

Loan Rates

Auto Loans

New & Used Autos as low as **5.25%**
*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 6.25%
5 Years	100% As low as 7.25%
7 years	85% As low as 7.25%
7 Years	100% As low as 8.25%
10 Years	85% As low as 7.75%
10 Years	100% As low as 8.75%
15 Years	85% As low as 8.25%
15 Years	100% As low as 9.25%

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 **9.95%**
 "Quick Cash" Credit Line
 (Variable Rate) **10.25%**

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%**

Annual Membership Meeting

April 25, 2006 at our office at 3 S. 555 Winfield Road in Warrenville.

Holiday Closing

Presidents Day Monday, February 20, 2006

Small Business Loans & Deposit Services

Programs tailored to the needs of your business.
 Contact *Bernie Niewoehner* at 630.393.7201
 ext. 151.