

NorthStar

A Monthly Publication From NorthStar Credit Union <

● March 2006

NEWS

Tax Savings 2005 - 2006

Rates Frozen – Variable HELOC

NorthStar's management and volunteer Board of Directors have elected to freeze our variable rate HELOCs. The Fed's recent actions increased the current prime rate to 7.50%. We are currently holding our prime rate at 7.25%.

Should the Fed lower rates, your rate would be decreased accordingly. Due to the volatility of the rate environment, we cannot commit to a permanent freeze, but we do believe we can be of some assistance in easing the burden of rising interest rates. Also, your HELOCs interest may be tax deductible!*

Your rate could be as low .75% below prime!



VPP CD Special

You choose the term! Select a term from 13 months to 60 months.

- \$1,000 minimum deposit
- Rates available on regular CDs, Coverdell Education Savings Accounts and Traditional and Roth IRAs
- New Deposits Only

Save on 2005 taxes, make an IRA contribution before 4/17/06.

Relationship Reward – Add a .25% Bonus to this rate. 5.00% APR (5.11% APY)

Available to new and existing NorthStar Credit Union members with direct deposit to a NorthStar checking account.

Offer ends 4/17/06 or at \$2.5 million – whichever comes first. Open your CD today by visiting the Credit Union.

Rates may change without notice.

Auto Loan Secured By Mortgage

Looking for an additional tax break? We call it our "Equity Light" auto loan! The Equity Light program lets you take advantage of NorthStar's great new and used car loan rates with the added bonus of a possible tax deduction.*

Equity Light is fast and easy like a traditional car loan!

- **Low rates**
- **Fast approval**
- **A courtesy lien mortgage on your home**
- **No appraisal**
- **No title search**

The mortgage lien will allow you, with the help of your tax advisor, to get a handle on your year-end tax burden because the interest you pay on the car loan, like your mortgage, may be tax deductible*! Call us at 630.393.7201 for more information.

*Consult your tax advisor for tax deductions.



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 
PASS IT ON.

Auto Sale with Enterprise

Offer Ends Soon

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

1. **Great Selection** –
Hundreds of Enterprise-Certified used vehicles.
2. **Haggle Free Buying**
3. **Worry-Free Ownership** –
Seven days and 1,000 miles to change your mind.
4. **Warranty and Roadside Assistance** –
12 month/12,000 mile limited warranty.
5. **\$150 Gift Card** –
Purchase from Enterprise and finance through NorthStar.

\$150 Gift Card

When you purchase a car through NorthStar and Enterprise.
Offer available 2/15/06 – 3/15/06

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.

Need Help Getting A Mortgage?

Call us! Our credit union owned mortgage division, CU/America, will provide you the same type of service NorthStar is proud to offer you. CU/America offers a full complement of First Mortgage Loan Programs including:

- **First Time Home Buyer Programs**
 - **Fixed Rate Programs - 15, 20, & 30 Year**
 - **Adjustable Rate Mortgages (ARMs) – 3, 5 & 7 Years**
 - **And More...**

Mortgage applications can be made on-line or over the telephone with CU/America, and the required forms will be sent to your home. Call 630.620.5200 or 1.800.351.0449 if you live outside the Chicagoland area.

Take a look at CU/America's web site, www.cuamerica.com, for more information and to apply for a mortgage.



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.

Small Business Loans & Deposit Services

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