

# NorthStar

A Monthly Publication From NorthStar Credit Union <

September 2006

# NEWS

## Long-Term or Short-Term: You Decide!

NorthStar is currently offering a terrific rate on our Certificates of Deposit. Best of all, we'll let you decide how long you want to keep your funds on deposit at this rate.

You choose the term from 13-60 months.  
LOW \$1,000 minimum deposit

# 5.11% APY

Available for new funds.

# 5.38% APY

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

Don't have a NorthStar CU checking account? Our staff can help you move your checking account to the credit union so you can take advantage of a truly FREE checking account (the ONLY cost is the cost of your checks). We have designed a simple Checking Account Switch Kit with everything you need to move your checking account to NorthStar CU. And, best of all, we'll even fill out the forms for you!

Take advantage of this limited time offer before it's too late. These rates won't last long! Visit the credit union today to take advantage of this special.



*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 family

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

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

# Get Your Family Back to School

Summer's winding down and the kids are all back in school. Of course, all those extra expenses – clothes, books, tuition – may put a pinch on your budget. NorthStar Credit Union can help!

## • Home Equity Lines of Credit

Whether your student is in pre-school or college, tuition expenses can mount up quickly. A NorthStar home equity line of credit provides a low-rate source of funds with a potential income tax deduction (consult your tax advisor).

## • Student VISA Cards

NorthStar CU's new College and Young Adult VISA cards help students manage their money and establish good credit habits. All the benefits you'd expect from your credit union – with no annual fee!

## • Auto Loans

It may be time to purchase a used car for your teenager or college student. Or, maybe you need a new vehicle to help chauffeur your kids around town. Either way, NorthStar has terrific rates on both used and new vehicles. Apply online at [www.northstarcu.org](http://www.northstarcu.org).

## • Long-Term Planning

Let's face it, saving for college isn't easy. There's a myriad of options – so how do you choose the best investments\* for your personal financial situation. Meet with our financial advisor, Mike Pozzi, for help in planning your financial future and the future of those you love. Call Mike at 630-821-7265 to schedule an appointment.

*\*Investments are not deposits; not NCUSIF insured; not insured by any federal government agency; and not guaranteed by the credit union. May go down in value.*

## Mike Pozzi, Financial Network Financial Professional

If you're like most investors, you want someone to walk you through the investment choices available to you. That's where Mike can help. A financial professional provides the in-depth knowledge necessary to assist you in identifying which investments are right for you. Whatever your goals or stage in life, Mike can help you make the right investment choices.

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.