

NorthStar

A Monthly Publication From NorthStar Credit Union <

● May 2006

NEWS

NorthStar and WECO: Stronger Together

On April 1, 2006, NorthStar Credit Union completed a merger with WECO Community Credit Union. This merger follows several months of negotiations and discussions between the two credit unions. It makes our credit union an even stronger force in the increasingly competitive banking industry.

WECO Community CU members were welcomed to the NorthStar family with a wider range of financial products and services to choose from. They will benefit from our business expertise and history of tremendous member service.

NorthStar benefits from an additional \$5.2 million in assets from WECO Community CU and gains a full service branch in West Chicago (located at 528 Main Street).

"Adding the strength of WECO's assets increases the combined financial strength of both institutions and improves our ability to offer

outstanding rates to our members," according to Lloyd

Fredendall, NorthStar president and CEO. "We look forward to continuing to build our financial strength and offerings as we move into the future."

In today's era of mega-banks and mega-profits, NorthStar Credit Union is committed to providing our member/owners with the financial services they need, the quality they deserve, and the convenience they expect. NorthStar operates for the benefit of our members – profits are returned to our members through lower interest rates, higher monthly dividends, lower fees and capital accumulation to ensure long-term stability.

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

NorthStar
CREDIT UNION
Focused on your future.

We welcome our newest WECO Community CU members and look forward to continuing to grow and succeed for all of our members.

FREE Bill Pay – Now Even Easier

Tired of writing the same checks to the same companies each month? Tired of spending more time and money buying stamps? Tired of payments arriving late?

NorthStar Credit Union has the answer – FREE Bill Pay!

Pay all of your bills online with a few clicks of your mouse. Make one time payments or set up recurring payments. Schedule payments in advance; ensuring that all bills are paid on time. Eliminate all postage expenses – our bill pay is completely free of charge.

Now, NorthStar's bill pay service is even easier to use. Simply log in to our home banking service and click on Bill Pay to get started. Check your balances, transfer funds and pay your bills from one central location.

NorthStar
CREDIT UNION

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)



AMERICA'S
CREDIT UNIONS®
where people are worth more than money™

BP Naperville Complex
Employee Branch
150 Warrenville Road
Naperville, IL 60563
630.420.5505
630.420.4847 (fax)

Imagine Your
Credit Score™

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

MEMBERSHIP PAY
PASS IT ON

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

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

www.northstarcu.org

Crain's Chicago Business Takes Notice

NorthStar CU Business Services Featured in Magazine

When Teman Tardy, owner of Barridge Construction Inc., needed funding for his business, he turned to NorthStar Credit Union – instead of a traditional bank. NorthStar helped Mr. Tardy by offering a \$300,000 commitment at only 1% over prime to buy a forklift and secure a line of credit.

NorthStar Credit Union has been one of the first credit unions in Illinois to actively serve small businesses. And the industry is watching. Banks are threatened that credit unions are overstepping their bounds – competing for business loans and deposits that have traditionally been reserved for them.

Our ability to serve small businesses is another example of the benefits of credit union membership – business members are also able to take advantage of profits returned to members in the form of higher savings dividends and lower loan rates.

Whether you're looking to establish a new business, expand an existing operation, or need working capital for daily operations – NorthStar Credit Union can help with a wide variety of business lending options.

Contact Bernie Niewohner at 630.393.7201 for more information about our business services.

Thinking about building a house?? Putting on an addition?? Keep it in the NorthStar family and contact Teman at 630.494.4578.

Business Checking Accounts Now Available

NorthStar Credit Union currently offers two business checking account options to choose from.

Basic Business Checking

- No minimum balance requirement
- No monthly service charges
- Generous transaction volumes – up to 50 checks and 50 deposit items per month (pay only \$.10 per item in excess)

Premier Business Checking

- Earn dividends on your average daily balance*
- Flat \$25 account fee
- Generous transaction volumes – up to 200 checks and 200 deposit items per month (pay only \$.10 per item in excess)

Both Accounts Feature:

- FREE online account access and e-statements
- FREE bill pay
- Cash and coin service available (fees negotiable)
- Merchant credit card processing service available (fees vary)

*Interest is paid monthly. Rates are based on balance (tiered) and are set monthly by the Board of Directors. A \$5,000 minimum balance is required to earn interest.



Loan Rates

Auto Loans

New & Used Autos as low as **5.75%**

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 .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 **10.45%**

"Quick Cash" Credit Line
(Variable Rate) **10.75%**

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%**

Holiday Closings

Memorial Day Monday, May 29, 2006

Independence Day Tuesday, July 4, 2006