

Top Ten Reasons To Consider NorthStar Home Equity Financing

- 10. Interest may be tax-deductible.** Home equity borrowing enables you to deduct all of the interest on your income taxes. Please consult your tax adviser for details.
- 9. Fixed Rate Loans.** Big expenses are easily covered with a home equity loan. Buy a car. Renovate the kitchen. Add on. Whatever your dreams, use your home's built up equity as collateral.
- 8. Variable Rate Lines of Credit.** Funds will be available when (and only when you need it). That makes a Home Equity Line of Credit perfect for continuing expenses, like paying off contractors or term-by-term college tuition. Or, rest peacefully knowing that you have available funds to cover any emergencies.
- 7. Borrow up to 100% of the value of your home.** It's likely that your home's value has increased substantially since you purchased it. NorthStar enables you to access the entire difference between your home's current value and the outstanding balance on your mortgage. It's your money. Do whatever you want with it.
- 6. Avoid writer's cramp.** Pay off your credit cards and other bills with your home's equity and stop writing multiple checks each month. One payment each month simplifies bookkeeping.
- 5. Cheaper than credit cards.** You'll be hard pressed to find a credit card with a lower rate than a home equity loan or line of credit. And, did we mention that interest may be tax deductible? – Try that with a credit card.
- 4. No application fees and no closing costs.** None. Nada. Zilch. Zero. Choosing NorthStar home equity financing is a no-brainer.
- 3. Fast approval.** Loan decisions are made locally, not halfway across the country. Your loan or line of credit will be approved quickly and funds can be available before you know it.
- 2. We have millions to lend.** While other lenders are tightening their belts and restricting your ability to borrow, NorthStar continues to make it easy. We have funds available to fulfill your dreams.
- 1. Rates as low as PRIME MINUS 1.5%!!!** That's currently as low as 5.75% APR! We believe that this is the best rate out there. Enough said.



Apply today. Visit any NorthStar Credit Union location, call us at 630.393.7201 or apply online at www.northstarcu.org.



Home Equity Financing Rates as low as

5.75% APR

NorthStar

CREDIT UNION

Focused on your future.

Branches of the NorthStar Credit Union family

WECO Community

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)

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

MEMBERSHIP PAY \$
PASS IT ON.

Improve Your
Credit Score
Ask us how.



Dealing with Holiday Debt

We can help you get a handle on your holiday debt



Many of us used our credit cards and accumulated debt during the holiday shopping season. Unfortunately, the bills will be coming soon and if not paid in full, credit card interest can add up quickly. There are a few simple ways to reduce or eliminate your debt before it grows out of control.

► Consolidate your balances:

Consider consolidating all your debt into one monthly payment. This combines the total amount owed and enables you to make a single monthly payment instead of many smaller payments throughout the month. Debt consolidation may offer lower interest rates and lower monthly payments, easing the strain on your budget.

► Check your credit and reduce credit cards:

NorthStar can help you review your credit report and help you consolidate debt. Our credit score enhancement program is available free of charge. We will review your credit report with you and show you ways to reduce debt and improve your credit score. Call or stop in today.



► Home Equity Loans:

Talk to NorthStar Credit Union about a home equity loan. A home equity loan is a terrific choice for paying off credit card debt because payments are fixed and have a lower interest rate than credit cards. By paying a lower interest rate, you will pay off your debt much faster. In addition, any interest you pay on a home equity loan may be tax deductible (please consult your tax advisor). Approval is fast and easy – just visit or call us for details.

NorthStar Credit Union can help you get a handle on your holiday debt. Speak with one of our loan officers today.

FEE CHANGES EFFECTIVE 2/1/08

ATM/Debit Card Withdrawal or Transfer (at non-NSCU ATMs)	
<i>One to five per month</i>	No Charge
<i>Six or more per month</i>	\$1.00
Loan Late Fee	\$30.00
Money Orders.....	\$2.00
Overdraft Transfer from Shares (three free/month)	\$2.00
Telephone Transfers (three free/month)	5.00
International Western Union	varies (\$27-\$43)
Domestic Western Union	\$25.00
ATM/Debit	
<i>Lost Card Replacement</i>	\$10.00
<i>Lost PIN Replacement</i>	\$5.00
Below \$5.00 Minimum Share Balance.....	\$2.00/month
Returned Statements	\$10.00
Verification of Deposit.....	\$5.00
Mortgage Subordinations	\$100.00
Stop Payment for ACH Items.....	\$20.00
Temporary Checks (eight check minimum)	\$1.00/check

Also we will no longer be selling license plate stickers and American Express Travelers Cheques as of February 1, 2008.

Holiday Closing

• Martin Luther King, Jr. Day, Monday, January 21

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!

Variable Rate Home Equity Lines of Credit

85% LTV, \$5,000 and over, adjusted monthly
 15 Years..... As low as **Prime minus 1.50%**
 90% LTV, \$5,000 or more, adjusted monthly
 15 Years..... As low as **Prime plus 1.50%**

Fixed Rate Home Equity Loans

5 Years As low as **6.25%**
 5 Years As low as **8.25%**
 7 years..... As low as **7.25%**
 7 Years As low as **9.25%**
 10 Years As low as **7.75%**
 10 Years As low as **9.75%**
 15 Years As low as **8.25%**
 15 Years As low as **10.25%**

Unsecured and VISA Credit Card

Personal Loans as low as **10.25%**
 "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.