

Introducing The Solution To All Your Purchasing & Travel Needs...

The CU MONEY and The CU MONEY VISA® Travel Card

NorthStar Credit Union now offers our members a **safe, convenient and flexible** way to carry cash. The CU Money and the CU Money VISA® Travel Card are prepaid reloadable VISA® cards that allow you to choose the dollar amount available on the card and spend only the funds you wish.

CU MONEY General - All-Purpose Cards for Everyday Spending

CU Money card is ideal for controlling and budgeting the amount of money you spend... perfect for family and teen use. Deposit funds from your credit union checking or savings account via a secure web site. You can reload your card as needed 24 hours a day, 7 days a week.



- Cardholder determines spending limits
- Personalized with PIN activation
- Direct delivery to CU Member
- Card is not linked to member's accounts
- Cardholders can make purchases at merchants and get cash at ATMs
- Accepted at over 20 million VISA locations worldwide
- Reloadable as needed
- Auto reissue, 2 1/2 year expiration

CU Money VISA® Travel Card – The Pre-Paid Solution To Your Travel Needs

Whether you are traveling close to home or abroad, the CU Money VISA® Travel Cards are a great alternative to Travelers Cheques. This safe and convenient way to carry cash gives you worldwide acceptance.



- Accepted everywhere a VISA® logo is displayed (including Hotels, Rental Cars, Restaurants and ATMs)
- Instantly issued and non-personalized
- Initially loaded at CU and subsequently online via secure web site
- Worldwide cash access in local currencies in any travel destination
- Free travel enhancements
- Favorable foreign exchange rates
- Balance is refunded if card is lost or stolen

For additional information regarding the CU Money and the CU Money VISA® Travel Cards, contact a Member Service Representative today at 630.393.7201.

Tell Us What You Think and you can win an iPod nano*!

We want to find out what we are doing well and where we need to improve. You can tell us. Please complete a short online survey available at www.NSCU.org and you will be entered to win an iPod nano. All entries will be kept anonymous so tell us the truth. Your input will help make the credit union better for all of our members.

*One entry per member. Survey must be completed and received by NSCU at the end of business on Monday, June 30, 2008. Winner of new 4GB iPod nano will be chosen randomly on Tuesday, July 1, 2008 and will be notified by an NSCU Member Service Representative. Apple is not a participant or sponsor of this promotion.



Focused on your future.

Branches of the NorthStar Credit Union family

WECO Community • **NEW SPIRIT**

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)

1931 N. Meacham Road, Suite 108
Schaumburg, IL 60173 • 847.397.6600

MEMBERSHIP PAY \$
PASS IT ON.

Improve Your
Credit Score
Ask us how.



Live the DREAM!

Turn your house into your dream home...

...with a NorthStar Home Equity Loan!

NorthStar Credit Union offers both fixed-rate home equity loans and adjustable-rate home equity lines of credit at market-leading rates.

- Rates as low as 5.00% APR
- No closing costs, application fees or appraisal fees
- Borrow up to 85% of your home's value
- \$35 annual fee on line of credit
- Automatic payment options
- Interest may be tax deductible (consult your tax advisor)

Financing available for qualified Northstar Credit Union members. Not all applicants will qualify. Actual rate may vary based on credit worthiness and loan to value ratio. We may finance up to 100% of the appraised value minus any current mortgage balance. Rates, terms, and conditions subject to change without notice. Other restrictions may apply. Offer valid 5/1/08 - 7/31/08. Home equity loans available on 1 to 2 unit owner occupied dwellings. 5.00% APR floor rate. Loan must remain open for minimum of 36 months, or member will be responsible for reimbursement of processing fee and value of gift card. APR=Annual Percentage Rate.



Step Up Your Ride and Put Some Spring in Your Step!

- Auto loan rates as low as 2.99% APR
- Rates are the same for new and used vehicles (2001 or newer)
- Get pre-approved before you visit the dealer for additional buying power
- Automatic payment options

APR=Annual Percentage Rate. Rates as low as 2.99% APR for 24 months with checking and direct deposit, as low as 4.99% for 60 months. 20% down payment required for promotional rate. Financing available for qualified NorthStar Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid from 5/1/08 - 7/31/08. Vehicle must be financed using standard financing terms through NorthStar Credit Union to qualify for payment offer. Rates subject to change without notice. Other conditions may apply.



Things are really starting to blossom... Come join us at West Chicago's Blooming Fest

Saturday, May 17th • 9:00am – 3:00pm
Downtown West Chicago

Activities for the day include attractions for the entire family with a focus on gardening and the West Chicago Garden Club's perennial and annual plant sale, tent sponsored by NorthStar Credit Union.

Stay and enjoy the:

- Music & Entertainment ● Great Food ● Craft Sale
- Master Gardener Tips ● Downtown Showcase
- Gallery 200 Artist Demonstrations

Need a Great Gift

For Moms and Grads This Month?

Make your shopping easy with a VISA® Gift Card.

Give them the ideal gift – to buy what they want, when they want. The VISA® gift card works at millions of places that accept VISA® debit cards. Get your gift today at any of our NorthStar branches.



Holiday Closing

● Memorial Day, Monday, May 26