

Providing Financial Solutions For Whatever Life Brings

When you need to make important financial decisions, turn to the Credit Union for financial advice

NorthStar Credit Union is pleased to announce our partnership with Financial Network Investment Corporation and would like to introduce you to our Financial Advisor **William (Bill) Metcalf**.



Bill has worked in the investment management arena for over 20 years specializing in investments for private and institutional investors. His services are centered on providing quality financial products and services to business and individuals that best match their needs. He offers complete business needs packages including employee benefit and educational programs. Bill is registered and licensed to provide services in Financial Planning, General Securities, Retirement and Life Products.

Portfolio of Products and Services Includes:

Business Needs:

- 401(k), 403(b), 457 Plans
- Group Health Plans
- SEP and Profit Sharing
- Buy/Sell Agreements
- Key Person Insurance
- Employee Benefit Plans
- Executive Benefit Plans
- Section 162/Executive Bonus Plans
- Split Dollar Arrangements

Investment Products:

- Stocks
- Bonds
- Mutual Funds
- Money Market Accounts
- IRA/Roth IRA

Insurance & Financial Products:

- Life Insurance
- Annuities
- Disability Income Insurance
- Long Term Care
- Group Health Plans

We hope that you will enjoy this added convenience and take full advantage of our offer for a free consultation with your local Financial Network Registered Representative William Metcalf. **To schedule an appointment, you may contact Bill at 630-821-7265, or talk to your Member Service Representative.**

Investments offered through Financial Network Investment Corporation. Member SIPC. Financial Network and NorthStar Credit Union are not affiliated. Mutual Funds, annuities and other investments available through Financial Network are not insured by the NCUSIF or any federal government agency, are not deposits or guaranteed by NorthStar Credit Union or any other affiliated entity. Investments are subject to investment risk including loss of principal invested.



Something You Can Donate to Your Community for FREE!

We will be having a Blood Drive on **July 22nd from 8:30-10:30am** in our parking lot with Heartland's mobile coach. Bring a friend and donate because blood saves lives.



Focused on your future.

Branches of the NorthStar Credit Union family

WECO Community • **NEW SPIRIT**

Outside Chicagoland • 800.983.6828
Audio Response Teller • 630.393.7201 ext. 222
Audio Response Teller Outside Chicagoland • 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 • 847.397.9770 (fax)

MEMBERSHIP PAY \$
PASS IT ON.

Improve Your
Credit Score
Ask us how!



Alert!

Text Message Vishing Scam

It has been reported that a few people have received fraudulent text messages from the credit union requesting information regarding their credit union account. If you receive this, DO NOT reply or use the contact information the message may have included. This is a "vishing" scam. The phone number or web address you are given has been set up to steal your account data. NorthStar Credit Union will NEVER request account information or ask you to verify sensitive financial information through unsolicited emails, telephone calls or text messages.

If you have responded to these messages and shared personal account information, please contact a NorthStar financial service representative at 630.393.7201 or visit any branch. Likewise, if you have concerns regarding your account in general, please don't hesitate to contact us.

The best advice on how to avoid being a victim of a vishing scam or any other is to be alert, cautious and remember the Credit Union already has your information on file. It's wise to be suspicious and skeptical of requests for your confidential information in any electronic form.



Dormant Account Reminder

NorthStar Credit Union strives to provide quality financial products and services to our members at the lowest cost possible. For every credit union account, we must generate statements, provide updated information, newsletters, postage, calculating interest, etc. This general maintenance and distribution can increase our costs if the account is considered dormant. An account is considered dormant after 12 months without activity. Dividends credited by NorthStar to member accounts do not serve as a transaction to the account. Dormant accounts will incur a \$5 per month fee after 12 months of no transactions.

Please help us continue to achieve our goal in offering quality products and services at the minimal cost possible by keeping your accounts active.

Loan Rates

Vehicle Loans

New/Used Autos, Boats, RV's, Motorcycles..... as low as **2.99%**
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 1.00%***
 *Floor Rate is 5.00% APR.

Fixed Rate Home Equity Loans

5 Years	<input type="text" value="85%"/> As low as 5.25%
5 Years	<input type="text" value="100%"/> As low as 6.75%
7 years.....	<input type="text" value="85%"/> As low as 6.25%
7 Years	<input type="text" value="100%"/> As low as 7.75%
10 Years	<input type="text" value="85%"/> As low as 6.49%
10 Years	<input type="text" value="100%"/> As low as 7.99%
15 Years	<input type="text" value="85%"/> As low as 6.99%
15 Years	<input type="text" value="100%"/> As low as 8.49%

Unsecured and VISA Credit Card

Personal Loans as low as **10.00%**
 "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.

Summer Fun Sponsored by Your Credit Union

Looking for things to do this summer?

Come out and join us at these community sponsored events!



Enjoy an evening with family and friends from 6-10pm at **Downtown Alive 2008**.

This Friday night Festival Series starts June 13 and continues thru August 1st with a special Saturday performance on August 2nd.

Visit www.downtownaliveaurora.com for a complete listing of venues and other great events.

Don't Miss Biz Kid\$

WTTW Channel 11,
 Sunday Mornings at 11:00am

This TV series teaches youths about financial education, real business and giving back to their communities.

Biz Kid\$ program is funded by America's Credit Unions led by The National Credit Union Foundation (NCUF) as it's largest funder of the underwriting group.

Reed Keppler Park

(Arbor & National Street)

West Chicago Railroad Days

Fun for the whole family

July 10-13, 2008:

- Great Food
- Carnival
- Fireworks
- Parade
- FREE Entertainment

Warrenville's 31st Annual Summer Daze Car Show Event

is co-sponsored by NorthStar & Ron Westphal Chevrolet. Stop by and visit us August 1-2, 2008. For more information on what is happening at Summer Daze, go to www.warrenvillechamber.com.