

## Celebrate Your Credit Union Ownership October 16th!

Who owns your credit union? You do! On Thursday, October 16, join us and credit union members around the world to celebrate International Credit Union Day®. This year's International Credit Union Day theme – *It Belongs to Me* – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings.

Credit unions are not-for-profit, democratically controlled, volunteer run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees. At NorthStar, we take pride in our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide.

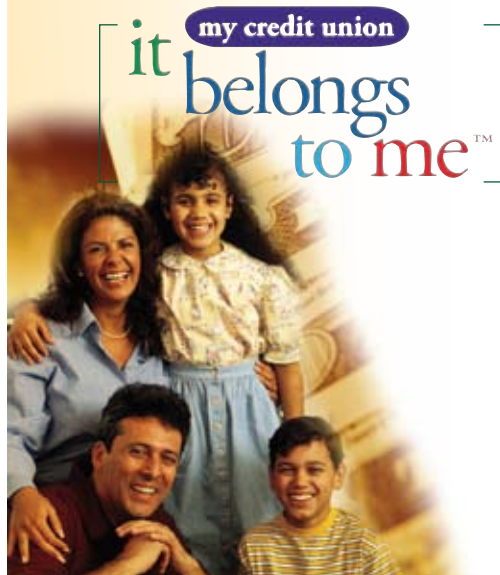
Stop by any NorthStar branch on Thursday, October 16, for refreshments, special giveaways, and to celebrate with your fellow members the credit union difference!

### Credit Union Events in October:

- **Coloring Sheets for kids\***: "It Belongs to Me" coloring sheet available at any of our NorthStar branches. Return colored sheet, no later than October 14, 2008 to any NSCU branch, with artist's name and phone number on the back. Child's artwork will be displayed and their name will be added to our drawing to win one of 4 (four) \$25 Share Deposits. Names will be drawn on Thursday October 16, 2008. Winners will be notified via telephone.
- NorthStar **"On the Hour" gift drawings**. One name will be pulled from our membership database on the hour and will receive a NorthStar gift. Winners will be notified via telephone.
- Saturday, October 18th is **Member Shred Day** at the NorthStar branch in Warrenville (only) from 9am – 12pm. Members can bring up to 2 (two) file boxes of items to be shredded that morning.

Check out our web site [www.NSCU.org](http://www.NSCU.org) for more information about International Credit Union Day and prepare to celebrate the credit union difference.

\*Exclusively for children ages 2 – 12. If winner is not a NorthStar Credit Union member, a Share Account in the winner's name will need to be opened to receive one of the \$25 Share deposit prizes.



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 IT ON. Improve Your Credit Score Ask us how!



# What's Your Score?

Who's keeping score? The credit industry is.

Every time you apply for a new credit card, a mortgage, perhaps even an insurance policy or a job, your application is judged in part on your credit score.

A credit score is a three-digit number that lenders use to objectively measure your creditworthiness. Each lender sets different ranges for what it considers "good" and "bad" credit scores.

Consumers with lower credit scores often pay higher interest rates on mortgages and credit cards because they're viewed as riskier customers (based on a scale of approximately 900 being a high score).

The three major credit bureaus Experian, Equifax, and TransUnion have teamed up to provide a detailed credit report for free at [www.annualcreditreport.com](http://www.annualcreditreport.com).

You can order one free credit report a year from each of the bureaus. We at NorthStar can provide you with your score and discuss it in relation to your overall credit picture. Contact a Financial Service Representative today with any questions.



Improve Your Credit Score  
Ask us how.

## Save Your Identity With E-Statements

Reduce your chances of being a victim of mail fraud—receive your credit union statement electronically.

Even though identity thieves are finding new ways to steal information over the Internet, the original theft—for example, taking out a credit card in your name—tends to be a low-tech crime. According to the Federal Trade Commission, about half the country's victims know how their information was swiped, and in many cases the breach was paper—bills, credit card solicitations, and financial statements—pilfered from garbage cans and mailboxes.



Receive your statement electronically and enjoy safety, timeliness, and convenience.

## Holiday Closing

Columbus Day -  
Monday, October 13, 2008

## Loan Rates

### Vehicle Loans

New/Used Autos, Boats, RVs, Motorcycles..... as low as **3.74%**

**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 ..... **85%** ..... As low as **5.25%**

7 years..... **85%** ..... As low as **6.25%**

10 Years .... **85%** ..... As low as **6.49%**

15 Years .... **85%** ..... As low as **6.99%**

### Small Business Loans

Programs tailored to the needs of your business.

**CONTACT BERNIE NIEWOEHNER AT 630.393.7201 EXT. 151.**

### Unsecured and VISA Credit Card

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

"Quick Cash" Credit Line (Variable Rate)..... as low as **10.00%**

Overdraft Protection Loan (Fixed Rate) ..... **15.00%**

VISA Gold, Platinum, Business, and Student cards available. Travel and Reward benefits; call 800.558.3424 for rates.



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