

## Important Credit Union Announcement

In this current environment of economic uncertainty, NorthStar remains strong and well prepared for the future. While other financial institutions have turned to outrageous fees to increase profits and have stopped lending with little regard for their patrons, NorthStar continues to put our members and their needs first.

With this thought, we continue to review our operating expenses and look for ways to ensure our long-term success. **In consideration of the decline in membership and transaction numbers, along with our new CU Service Centers® Network agreement that gives our members nationwide convenience, we have made the difficult decision to close our West Chicago branch (WECO). WECO is located at 528 Main Street, West Chicago, IL.** The branch closure will happen at the end of business on December 26th, 2009. Members serviced at this branch can visit our Main branch in Warrenville, utilize our FREE online services at **www.NSCU.org** or visit any CU Service Center Network branch. The closest network branch is HealthCare Associates CU (HACU), located at the corner of Winfield Road and Chicago Avenue. When visiting a CU Service Center Network branch you must provide them with your NSCU account number and a valid driver's license or state ID.



We are sorry for any inconvenience this may cause. Please know we have every member's best interest in mind. If you have any questions, please feel free to contact us at 630-393-7201, ext. 0.

## ● Holiday Branch Hours:

NorthStar branches will be open until 12:00pm on Thursday, December 24th (Christmas Eve) with the main branch drive-up open until 12:30pm. All branches will be closed on Friday, December 25th (Christmas Day).

Branches will be open until 12:00pm on Thursday, December 31st (New Year's Eve) with the main branch drive-up open until 12:30pm. All branches will be closed on Friday, January 1st (New Year's Day).

NorthStar would like to thank you for your support this past year. We look forward to continuing to serve you in 2010. From our family to yours, we wish you a healthy & happy holiday season!



## The Perfect Gift for Everyone on Your Holiday List

### Give the VISA® Gift Card

The VISA Gift card is a prepaid card that is welcome at millions of retail stores and online merchant locations where VISA debit cards are accepted. It's thoughtful and more secure than giving cash.

They'll love the freedom to buy what they want: online, in person or by phone. You'll love the convenience of one-stop shopping at NorthStar Credit Union!



*Focused on your future.*

Branches of the NorthStar Credit Union family



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)

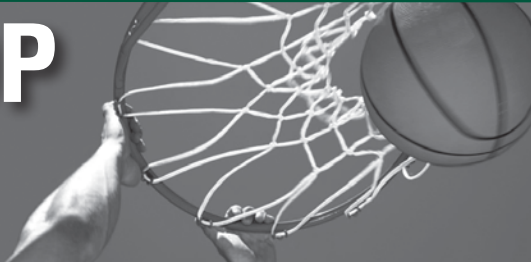
1931 N. Meacham Road, Suite 108  
Schaumburg, IL 60173  
847.397.6600 • 847.397.9770 (fax)



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# Slam Dunk Your Loan Rate!

**DROP**  
**2%**  
APR\*



**Drop 2% APR\* on an existing loan transferred from another financial institution!**

**Don't  
Pass-up  
This Offer  
to Save!**

Visit our website at [www.NSCU.org](http://www.NSCU.org) and click on the Slam Dunk ad for details on how you can take advantage of this slam dunk savings offer! This promotion is only offered for a limited time so get a jump on it!

\*See details and disclosure online at [www.NSCU.org](http://www.NSCU.org) for this loan offer. APR is annual percentage rate.

## Credit Union Membership has its Privileges

*Tell us why you chose NorthStar!*

NorthStar is here for our members. We're focused on the financial well-being of every one of them here at the credit union. We are always interested in hearing why you chose NSCU as your financial institution and how we have helped make an impact on our community. If you would like to share your thoughts with us, please feel free to email [mparks@NSCU.org](mailto:mparks@NSCU.org).

Read why these members value their credit union membership and chose NSCU!

*The staff is a pleasure to work with. There is also more of a feeling of trust than using regular banks.*

Mike C., Shorewood, IL

*My overall experience with NorthStar has been nothing short of Excellence! Everyone that I have had contact with has been very helpful to whatever my banking needs are at that time. All of my needs are met...EVERYTIME!!!*

Kim M., Aurora, IL

## 'Tis the Season of Giving and Thanks!



In this season of giving, NorthStar would like to give back to those whom are less fortunate or are in need. Please feel free to join us in supporting these groups:



### U.S. Marines Toys for Tots Program

Drop-off an unwrapped toy for kids of any age. Drop boxes are available at all of our NSCU branch locations. Last day for gift drop-off is at the end of business on Wednesday, December 16th.

### Little Friends Giving Tree Program

Stop by our main branch in Warrenville to pick a tag off our giving tree. These tags provide gift information or needs of children and adults that have developmental disabilities. Please return the wrapped gifts you purchase for them to the Credit Union with the tag attached no later than Friday, December 11th.

### Holidays for Heroes

Make the holiday season warm for veterans at Edward Hines Jr. VA Hospital. We are accepting donations of new clothing, personal comfort items, games, puzzles and money. Last day for donations is at the end of business on Thursday, December 17th.



## Protect Your "Plastic" this Holiday Shopping Season

During the holidays, many members rely on using their ATM debit cards or credit cards for purchases. Follow these good habits to protect them:

- **Make sure your cards are signed with permanent ink.**
- **Memorize your personal ID# (PIN). Skip easy recognizable PINs.**
- **Carry only the cards you're going to use.**
- **Watch merchants performing authorization with your card.**
- **Report card loss to your issuer immediately.**