

NorthStar

A Monthly Publication From NorthStar Credit Union

October 2009

We're celebrating a special day, and you're part of it.

International Credit Union Day



Join us October 15th to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." Your money is hard earned, and in a time of economic uncertainty, it's safe in the hands of NorthStar.

More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership.

Meet your borrowing and savings needs with our member-friendly, low priced services along with FREE online banking for convenience.

Join NorthStar Credit Union in celebrating...

In honor of International Credit Union Day on Thursday, October 15, 2009, we will have refreshments, giveaways and a drawing at each location during regular branch business hours.

Visit our website, www.NSCU.org, for branch business hours.

**Open House for The Credit Union Movement on Saturday, October 17, 2009
8:30am – 2:00pm at our main branch location.**

See what the credit union can offer while you participate in the events:

- **Document Destruction onsite** (9:00am – 12:00pm) – bring up to two large boxes of personal documents to shred
- **Enterprise Car Sales** will have vehicles in our lot with special rates for our members
- **Refreshments and hot dogs** will be served.
- **FREE Financial Investment seminar** at 12:45pm (*please reserve a seat for this event by calling 630.393.7201, ext. 200*)
- **Special giveaways and a drawing** for those that attend

It's your money, and this International Credit Union Day, we want to thank you for trusting NorthStar to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 630.393.7201 or stop by on October 15th and say hello.

We look forward to seeing you.

**Saturday, Oct. 17th is Shred Day
from 9:00am – 12:00pm at the
Warrenville Branch**

Bring up to two large boxes of personal documents to shred.



NorthStar
CREDIT UNION

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 \$
PASS IT ON.

Improve Your
Credit Score
Ask us how.



www.NSCU.org

Where do I invest my money in this market?

Unsure on how to divide your money among stocks, fixed income and cash equivalents (money market)? You are not alone. Many people face the challenge of how to build an investment strategy that works for them. When considering to build yours, ask yourself these important questions:

What are your financial goals?

What is your time horizon?

What is your risk tolerance?

● YOUR GOALS

Deciding how much money you will need to live comfortably in retirement is a vital component of your investment strategy. Remember that great retirements don't just happen. You have to plan for them. Take advantage of our professional expertise to help you with your calculations.

● YOUR TIME HORIZON

The longer you have until you retire, the harder your investments need to work to keep pace with inflation – but you're also better positioned to take more risk for potential greater long-term return. Stocks have historically offered long-term returns that stay further ahead of inflation than either fixed income or money market options. Remember to think long-term.

● YOUR RISK TOLERANCE

Make sure your strategy reflects your tolerance for risk. It shouldn't keep you up nights worrying about your money. Remember, your risk tolerance can change over time.



If you are unsure on how to build an investment strategy, please give me, Bill Metcalf, a call at 630.821.7265 for a complimentary appointment. I can help you answer these important investment questions today so you can save for tomorrow.

Source: Securian Retirement

Securities and investment advisory services 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.

● A Home for Trustworthy Financial Tips

A home is always the center of family activity. Now we have a center for all your family financial information – the Home & Family Finance® Resource Center.

Filled with financial articles, daily updates and weekly features – including video clips and segments from "Home & Family Finance Radio" – the website has invaluable financial information for your family. You're just a mouse-click away from finding out the smart way to buy a vehicle, or how to save money on mortgages.



Visit a source you know you can trust, www.northstarcu.org/financialresources.html.



NEW SPIRIT BRANCH
a member of the **NorthStar** family
CREDIT UNION

NorthStar Credit Union was a supporter of Schaumburg's Annual Septemberfest. We hope all were able to come out and enjoy the beautiful weather and camaraderie of the community.

Credit Unions Top Satisfaction Survey

Credit unions are meant to serve their members, and they are known for achieving high customer satisfaction. So it comes as no surprise that a recent study shows credit unions outperform both large, national banks and community banks in terms of customer satisfaction with online banking.

A 2009 ForeSee Results/Forbes.com study of online banking gave credit unions a customer satisfaction score of 86, higher than both large banks and smaller, community banks. Why are credit union members so satisfied with their online banking? They are happier with tasks, transactions, and website performance, and they feel more comfortable with the privacy of their online banking.

If you haven't signed up for NorthStar's online services and E-Statements, do so today. Your satisfaction is our goal.

● We Want to Help Build Your Business

Be a part of our Business Directory where NSCU's 11,000+ members can view your logo and contact information on our website for FREE! All NSCU business memberships are welcome to submit an electronic (EPS or JPG) version of their logo or company name along with contact information to mparks@nscu.org.

By advertising your company on NSCU's Business Directory, our members can support the businesses that support the credit union – **people helping people.**