

NorthStar

A Monthly Publication From NorthStar Credit Union

January 2009

Invest in
America



Save BIG when you buy your next new car

NorthStar Credit Union, GM and Chrysler have teamed up to offer our members the credit union discount program, Invest in America. This program is available to current and new credit union members. Through the program, credit union members are offered incredible vehicle discounts and incentives from the participating motor companies, while being offered low vehicle loan rates from NorthStar, that can save you even more money.

NorthStar spoke with Brian Caldwell from Ron Westphal Chevrolet, (1425 W. Ogden Ave, Oswego, IL) one of our long standing preferred dealer relationships. Brian commented on the program and the great opportunity that is being offered to our members:

"The main advantage of the Invest in America program gives credit union members a Supplier Price Discount. This means credit union members will have peace of mind knowing that they can go to any credit union friendly dealer and receive a supplier discount along with any current incentives being offered. This supplier discount is a percentage based off the invoice price, which makes the price of the vehicles under the dealer's cost. There is no haggling with salespeople and no need to go shopping from dealer to dealer – you will get a great deal on most GM vehicles."

Take advantage of a great offer today!

Stop by any NorthStar branch or apply online to get prequalified for a vehicle loan. Once you have been prequalified by NorthStar, you will receive your personal credit union approved certificate. Bring this certificate to your GM or Chrysler dealer and drive away happy in your new GM or Chrysler vehicle.

When you buy an American car and finance it through a credit union, you're doing your part to Invest in America.

The Invest in America program runs now through June 30, 2009. Depending on results, it may be launched nationwide.

It's a GREEN Thing Special!

Use this coupon to earn an **additional .50% discount** on your qualifying rate when used to finance the purchase of a hybrid or alternative fuel vehicle.¹

As low as **3.49% APR²**

Call 630-393-7201 and ask a Financial Service Representative for more details!



This limited time offer is available thru Jan. 20, 2009.

¹Hybrid car must be 2 model years old or newer. ²APR = Annual Percentage Rate. Membership required. Rate and term will be determined by individual credit worthiness. Not valid on current NorthStar Credit Union auto loans. NSCU will refinance approved applicants loans from other financial institutions. Rates, terms and conditions are subject to change.



TELEPHONE FRAUD ALERT

Please be aware that NorthStar Credit Union members are reporting that they are being called by individuals asking for their NSCU credit card and/or debit card numbers over the phone. If you receive one of these phone calls, do not give out any personal information and hang up immediately. NORTHSTAR CREDIT UNION WILL NEVER CONTACT YOU ASKING FOR PERSONAL INFORMATION REGARDING YOUR ACCOUNTS OVER THE PHONE, E-MAIL OR TEXT MESSAGING.



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.



www.NSCU.org

Make 2009 a New Year of Financial Opportunities!



Whatever your financial goals are for 2009, NorthStar Credit Union offers accounts and services to fit all your needs

You can look to NorthStar Credit Union as your source for higher dividends, lower loan rates and flexible terms. We have some of the best rates with the highest insured safety available. We also offer other great products and services that makes us a great financial partner:

Safe and secure

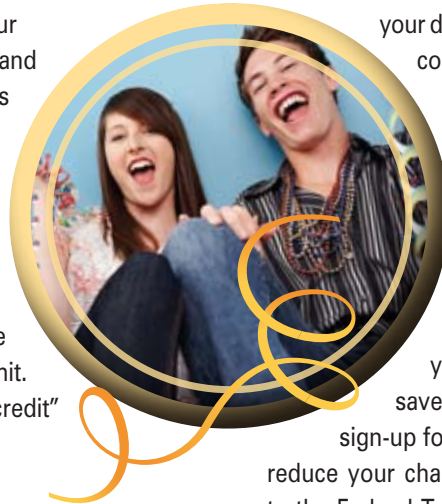
Your deposit shares are backed and insured by The National Credit Union Share Insurance Fund (NCUSIF) up to the \$250,000 federal limit. The NCUSIF is backed by the "full faith and credit" of the U.S. Government.

FREE Checking with no monthly fees

Our checking account requires no minimum balance, no "per check" fee and no monthly service charge. The only cost of our checking account is the purchase of your checks. In fact, sign up today and we'll give you the first 50 checks FREE!

MasterCard Debit Card provides easy access to your money

You can use our MasterCard Debit Card anywhere that MasterCard is accepted and the amount of the purchase will be withdrawn directly from your checking account! We are part of the **Allpoint, Co-op** and **STARs** networks. You can use your card surcharge-free at any ATM displaying one of these logos. With thousands of locations worldwide,



your debit card makes doing business with NorthStar more convenient than ever.

For a complete listing of surcharge free ATMs go to <http://www.northstarcu.org/savings.htm#mastercard>

FREE home banking has many advantages

FREE home banking is safe, secure and convenient. This service allows you to manage your finances 24 hours a day, seven days a week from the comfort of your own home or anywhere you may be. (Applying online and using this service saves trees and gas.) When you choose to bank online, sign-up for direct deposit and receive e-statements, you can reduce your chance of being a victim of identity theft. 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.

Banking, paying bills online and receiving e-statements not only cuts off thieves' access to the papers they need to commit ID theft, but also helps detect the crime sooner. This is because consumers who bank online check their accounts much more frequently — nearly four times a month compared with once a month for those who receive statements by mail. Sign up for online banking and to receive your statement electronically at www.nscu.org under "Online Services."

Investing – resolve to gain in 2009

NorthStar's partnership with Financial Network Investment Corporation gives our members the opportunity to get organized and to start investing, this new year, on the right track. Schedule a complimentary appointment with our financial advisor, Bill Metcalf, today by calling 630-821-7265. *

FREE additional financial services to assist

NorthStar has created a financial resource center on our website that we invite you to visit. Find answers to your financial questions no matter what your age:

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 Web site has invaluable financial information for your family. The topics are wide-ranging and you're just a mouse-click

away from finding out the smart way to buy a vehicle, or how to save money on mortgages.

Googolplex

Googolplex contains stories, games, and puzzles for elementary, middle, and high school students. It's all about money—getting it, saving it, spending it, borrowing it. It'll show them how business and the economy work and how they can take control of their financial future. It will make them laugh and they'll find something new each month.

To learn more, visit the *Home & Family Finance Resource Center* and *Googolplex* at <http://www.northstarcu.org>.

*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.

Reminder

Paying bills on time is the simplest way to boost your credit score. **We can help.** Call NorthStar today and ask us about automatic bill pay options.

