



ENJOY YOUR HOME

You work hard to pay for your home and you should enjoy it.

Make it feel new again while you put your home to work for you - with a home equity loan from NorthStar Credit Union.

Don't Move... Improve! Put Your Home's Equity to Work

You can use a home equity loan to borrow for home improvements that will make you smile again. You can also use your home equity loan for college tuition, a new vehicle, a vacation, medical bills, a family wedding, starting a home-based business, and any number of other major expenditures.

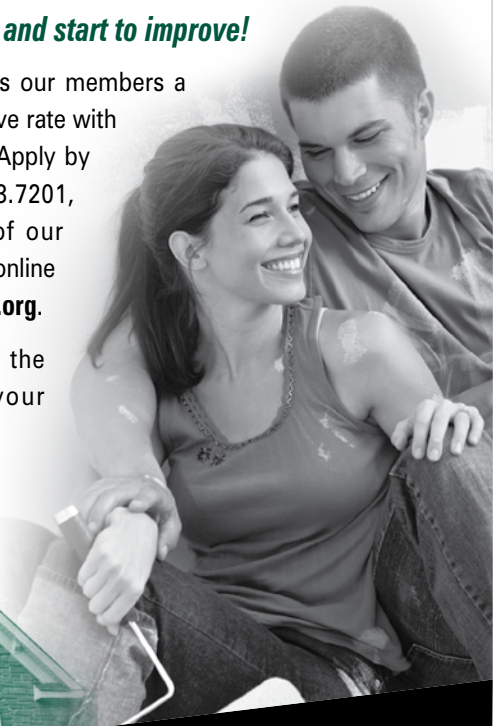
TWO KEY BENEFITS TO HOME EQUITY LOANS:

- The interest rate will be lower - usually much lower - than what you'd pay on a credit card or personal loan.
- The interest you pay on a home equity loan usually is tax deductible, which further reduces the cost of borrowing. *(Consult your tax adviser to find out what deductions you can take.)*

Get approved and start to improve!

NorthStar offers our members a great competitive rate with flexible terms. Apply by calling 630.393.7201, stop by one of our branches or go online at www.NSCU.org.

Start enjoying the newness of your home again!



This Father's Day, give him a gift that is better than par!

You'll score with your dad when you give him the gift that's convenient, secure and is accepted at millions of locations worldwide.

You'll be right on course with a VISA® Gift Card this Father's Day!



Focused on your future.

Branches of the NorthStar Credit Union family

WECO Community • **NEW SPIRIT**
528 Main Street 1931 N. Meacham Road, Suite 108

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.



Keep Fees Down Simply By Using Credit Union Services

OUR GOAL

NorthStar Credit Union's Goal is to keep costs down so our profits can be returned back to our members in the form of higher rates on savings and lower rates on loans.

In today's credit crunch, more consumers are fighting back against the high fees charged by their banks. But credit union members have a much more effective way of influencing fees and other charges – as member-owners, **you keep fees down simply by using credit union services.** The more services you use, the more cost-effective all services become. And credit union fees are low to begin with, because credit unions are not-for-profit cooperatives that return income to members in the form of lower fees and loan rates and higher savings rates.

Ways you can help NorthStar continue to keep fees low:

You and other NorthStar members can keep fees manageable by using your accounts appropriately and by using credit union services available to you such as:

Home Banking – view your accounts online 24/7.

Sign up for E-Statements – help the environment and at the same time stop possible mail fraud.

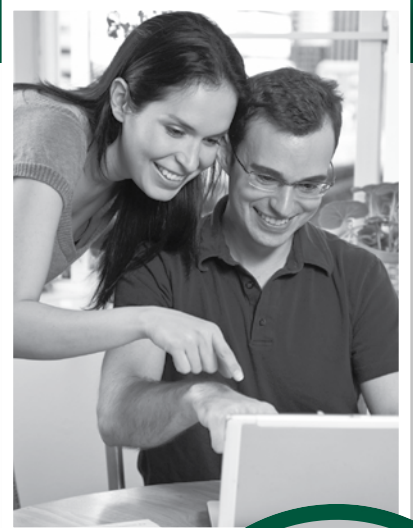
Automatic Bill Pay – save the time and hassle of writing monthly checks and postage.

Direct Deposit – have your money deposited automatically into your account so it's available right away.

Audio Response Teller – check account balances, transfer funds and more, all from the comfort of your home.

Just keeping accounts active or closing inactive accounts will save you and your fellow members.

Call NorthStar at 630.393.7201 with any questions regarding the products and services that we offer. You're the reason we're here, so help keep fees down simply by using NorthStar Credit Union services.



● NorthStar ATM Closing Announcements:

Due to very limited usage and increasing costs, we have made the difficult decision to remove the ATMs at the following locations:

- 4101 Winfield Rd., Warrenville, IL 60555
- 1933 N. Meacham Rd., Schaumburg, IL 60173
- 300 E. Devon Ave., Bartlett, IL 60103
- 5595 Trillion Blvd., Hoffman Estates, IL 60192

The closing of these ATMs will take effective **June 17, 2009**. We apologize for any inconvenience this may cause you.

Visit us at www.NSCU.org to locate Surcharge-FREE ATMs in the areas above.

