

Move Your Money and Your Loans to Your Community

People tend to think of Credit Unions as a great option for their savings, but many do not realize that NSCU also offers a full-range of loan products.

In fact, many of the same reasons that make us a great place to save also makes us a great place to borrow money. The fact that we don't have to pay external stockholders makes our structure more efficient so that we can keep our loan rates as competitive as possible.

For the same reason, NSCU doesn't charge many of the fees that other institutions do when you apply for a loan.

Be sure to consider NSCU whenever you need financing, we're a great option and we can help save you money!

● Drive Your Loan to NSCU!

NorthStar offers great loan rates for new and used vehicles, or on refinances from other lenders. Call today to get pre-approved.

- > **Great Rates with flexible terms** – starting as low as 3.99% APR* for 48 months
- > **Borrow up to 100% of the vehicle cost** – even more for some Members!
- > **Protection plans to meet your every need** – at a tremendous savings over dealer plans, with superior coverage in most situations!

*Not all members will qualify. Actual rates are based on individual creditworthiness. Rates are subject to change. All applicants must be 21 years or older. Other restrictions may apply. APR is annual percentage rate.



We'll give you **Blue Book® Trade-In Value** on your vehicle **PLUS \$500!**

And, get a 32" flatscreen TV![†]
Plus, receive rates as low as **3.99% APR!**[‡]
Upon used vehicle purchase from Enterprise Car Sales.

April 1 - 30, 2010

Call 630 393-7201 to get pre-approved by NorthStar Credit Union. Then, stop by your local Enterprise Car Sales to see a great selection of quality used vehicles.

Enterprise Car Sales
Naperville
460 Fort Hill Dr.
888 296-6396



[†]Trade-in values obtained from "2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In Value is not available for your vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 4/1/10 - 4/30/10. [‡]32" Flatscreen TV has an approximate retail value of up to \$400.00. TV installation not included. TV will be available at location of used car purchase within 30 business days after purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased from 4/1/10 - 4/30/10 at the above Enterprise Car Sales locations. Offer is not redeemable for cash and cannot be combined with any other offers, including employee discounts. Offer is not valid on previous purchases. Offer not available to Enterprise or Vanguard employees. Offer valid only for purchase of vehicle from local inventory and is not applicable for vehicles transferred from over 50 miles. [§]APR - Annual Percentage Rate. Rates as low as 3.99% APR for up to 48 months and 4.99% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified NorthStar Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 4/1/10 - 4/30/10.

The "n" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Rent-A-Car. All other trademarks are the property of their respective owners. ©2010 Enterprise Rent-A-Car. A05351 SS 03.10 SH.

Preview our great selection of quality used vehicles at cuautodeals.com.

PROTECTION PLANS

- Mechanical Breakdown Insurance (Route 66 Extended Vehicle Warranty coverage) available
- Guaranteed Asset Protection (GAP)
- NorthStar's Choice Protection for loss of life and disability

In April, the first 50 people who bring this newsletter into any NorthStar Credit Union branch will receive a \$5 Starbucks® gift card!

▶ **This is a great time to buy a New Home —**

Take Advantage of the First-Time and Repeat Home Buyer Rebate Programs



The Worker, Homeownership, and Business Assistance Act of 2009 has extended the tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence. The tax credit now applies to sales occurring on or before April 30, 2010. However, in cases where a binding sales contract is signed by April 30, 2010, a home purchase completed by June 30, 2010 will qualify. The extension to the Act establishes income limits of \$125,000 for single buyers and \$225,000 for married couples filing joint returns.

The act has also expanded for qualified repeat home buyers with an authorized tax credit of up to \$6,500.

Visit www.federalhousingtaxcredit.com for basic questions and answers you may have regarding the First-Time Home Buyers and Repeat Home Buyers rebate programs. For more specific questions, consult a tax advisor or legal professional regarding your situation.

If you would like information regarding our mortgage rates and terms, call the credit union at **630.393.7201, ext. 213** or visit us online at www.NSCU.org.

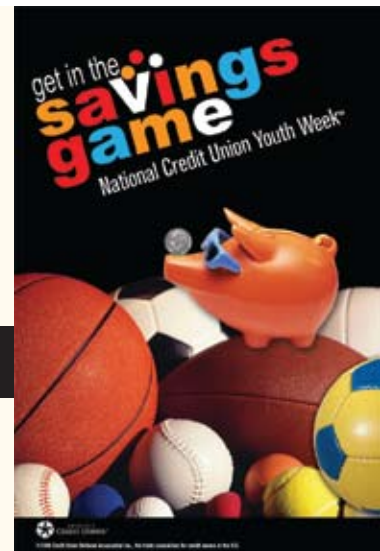
Source: www.federalhousingtaxcredit.com

Educate & Encourage Your Children to ● Get in the Savings Game this April!

Teach your children to become successful savers to reach their goals. Get in the Savings Game and make saving at NorthStar a habit this April! Youths can join the savings team by making a deposit to their account (or opening a new one) during the month of April to participate in the National Youth Saving Challenge™. Remember, membership is open to all of your family members.

Help Us Celebrate Youth Savings!

Stop by NSCU's main branch in Warrenville for special youth giveaways and refreshments on Saturday, April 24, 2010 from 8:30am - 12:30pm. Help us celebrate the National Credit Union Youth Savings Challenge.



● Extended Vehicle Warranty You Can Depend On

NorthStar members can take advantage of a Route 66 Extended Warranty.

This is the most comprehensive extended warranty coverage for all makes and models of vehicles so that you will be able to enjoy your new purchase and have "Peace of Mind" because even the most reliable vehicle can develop a mechanical problem.

No matter where you travel in the United States, you are protected against major mechanical expenses, and there is no deductible on covered parts and labor.



The lowest cost, best coverage in extended service plans for your vehicle is available at your credit union. For more information, call 630.393.7201.

Key Benefits of Route 66 Extended Warranty:

- Route 66 Extended Warranty has over 20 years experience
- All warranties are fully insured
- All plans have a \$0 deductible
- 30-day money back guarantee
- Nationwide coverage
- 24/7/365 Emergency Road
- Service with EVERY plan
- Plans are transferable if you sell your car



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

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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)

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

MEMBERSHIP **\$** PASS IT ON.

