

# NorthStar

A Monthly Publication From NorthStar Credit Union

January 2010

## The New Year is a Time for Hats and Horns — and Resolutions.

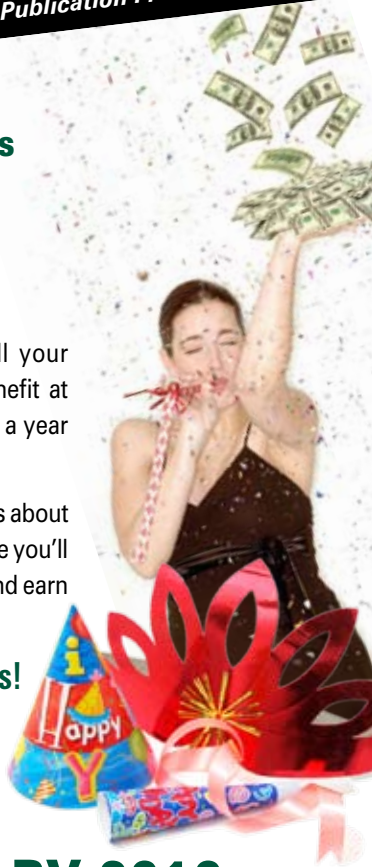
*Resolve to save more money this year with NorthStar Credit Union!*

Your credit union offers low-fee options for all your financial needs. One study pegs the member benefit at about \$240 a year per household, or \$10.9 billion\* a year for all members.

Keep more of your money in the New Year. Talk to us about switching all your accounts to the credit union, where you'll pay lower fees and lower interest rates to borrow, and earn more on savings.

### Saving you money calls for hats and horns!

\*Source: CUNA Economics & Statistics



## ~ COMING FEBRUARY 2010 ~

### ● Be Part of NorthStar's MasterCard® Debit Olympic Race!

You don't have to be a great athlete to be part of our Winter Olympics, you just need a NorthStar Debit MasterCard card to be part of the race.

Starting February 1, 2010 through February 28, 2010 we will be tracking the debit card usage of our members. You can use your debit card anywhere that regular MasterCard is accepted. The more you use your card in February, the better the chance you have of winning our Gold, Silver or Bronze awards.

More details will come, however you can start training today by using your debit card! If you don't have a NorthStar Debit MasterCard, contact a member service representative at 630-393-7201 ext. 200 to sign-up for one.

**[ Be a NorthStar Olympian Winner this February! ]**

Take advantage of our special loan promotion we are running right now. You can **DROP 2% APR\*** off a current personal or vehicle loan that is transferred from another financial institution.

*\*Visit our website at [www.nscu.org](http://www.nscu.org) and click on the "Drop 2%" ad or call us for more information on how you can "Slam Dunk" your rate.*

**NorthStar**  
CREDIT UNION

*Focused on your future.*

Branches of the NorthStar Credit Union family

**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)

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

**MEMBERSHIP**   
PASS IT ON.

Improve Your  
**CreditScore**  
Ask us how.



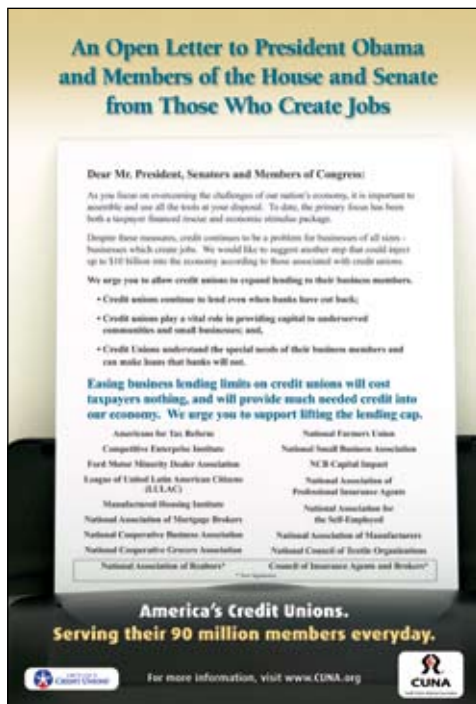
[www.NSCU.org](http://www.NSCU.org)

# Business Associations and CUNA Ad Gives United Front

## to increase the credit union business lending cap

Recently, the Credit Union National Association (CUNA) launched an ad campaign in Washington, D.C. that would reach Capitol Hill readers. The ad, backed by the signatures of 15 small business and policy organizations, urges President Obama and Members of the House and Senate to allow credit unions to expand their lending to their business members. CUNA is seeking to have the current credit union cap, 12.25% of assets, to be lifted up to 25% in these last legislative days of 2009. According to CUNA, 108,000 jobs could be added to the nation's workplace if this were to happen.

See this ad larger under "What's New" on our website.



## ● How to Prevent Identity Theft

- Before revealing personal financial information, find out whom you're dealing with, how the information will be used, and if it will be shared with others.
- Only give your SSN when it's absolutely necessary. Ask if you can use another identifier, such as a driver's license, instead. Do not carry your Social Security card in your wallet unless you need it that day.
- Keep items with personal information in a safe place and either shred them or tear them up when you don't need them anymore. Dispose of checking/share draft copies and statements, receipts with a credit card imprint, insurance forms, expired credit cards, savings and investment account statements, and credit card offers the same way. Photocopy financial cards and insurance cards you carry in your wallet (front and back) and keep copies in a safe place.
- Order a copy of your credit report from each credit-reporting agency every year. Verify that your credit report is accurate and that it includes only transactions that you've authorized.
- Look over your credit card and credit union statements each month for unauthorized charges or suspicious activity.
- Contact the U.S. Postal Service if you don't receive mail for a few days.

## THREE MAJOR CREDIT BUREAUS

### EXPERIAN

[www.experian.com](http://www.experian.com) • 888-397-3742

### EQUIFAX

[equifax.com](http://equifax.com) • 800-685-1111

### TRANSUNION

[transunion.com](http://transunion.com) • 800-888-4213

Source: CUNA

## ● We Have the Money You Need

It seems like loans are harder to come by these days. At NorthStar, thanks to our financial decisions in the past, we are financially sound and a great alternative to those big banks that have decided to stop lending.

### You can count on NorthStar to get the money you need for:

- a new or used vehicle
- to renovate your home or buy a new one
- to take that dream vacation
- consolidate your high-interest rate debt.

You can apply for a loan today by visiting our website at [www.nscu.org](http://www.nscu.org) or by calling a Financial Service Representative at 630-393-7201 ext. 213.



## Tell Us Why You Chose NorthStar!

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

*"I can't understand why anyone would go to a bank if you can go to a credit union." — Julia S., Warrenville, IL*

*"Every visit is always a friendly experience. It reminds me of "CHEERS" where everyone knows your name. At NorthStar, they are there to truly help you with any of your financial needs." — Jim S., Warrenville, IL*

*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).*