

## Great Rates on Vehicles Along with Great Service!

AS LOW AS **3.99%** APR\*

Buying a vehicle is a major purchase. NorthStar wants to make this purchase as painless as possible! To make your next car even more affordable, we offer our members the same great loan rates on new or used vehicles (2003 or newer), as well as:

- **Flexible terms, up to 72 months;** automatic payment is available.
- **Borrow up to 100% of the vehicle cost** – even more for some well-qualified borrowers!
- **Protection plans to meet your every need** – at a tremendous savings over dealer plans, with superior coverage in most situations!
  - **Mechanical Breakdown Insurance** (extended vehicle warranty coverage) available
  - **Guaranteed Asset Protection (GAP)**

### Save Money on Your Existing Vehicle.

If you have an existing loan with another financial institution, contact us to see if we can help lower your rate and monthly payments.

We have a dedicated staff that will provide you with quick and easy personal service to answer all your questions. They can also help you arrange loan payments in a way that works best for you.

**Get pre-approved – apply in person, by phone or online.**

Find out if you qualify for a great vehicle loan rate today.

Drop by one of our branches, call us at **630.393.7201 ext. 213** or apply online at **www.NSCU.org**.

\*This offer is not a pre-approval. Offer is valid to NorthStar CU members only. Actual rates will be based on individual creditworthiness. Not all members will qualify. All applicants must be 18 years or older. Rates, terms and conditions are subject to change. Other restrictions may apply. APR is annual percentage rate. Vehicles must be model 2003 or newer. Auto loans currently financed through NorthStar are not available to be refinanced with this offer. Owner is responsible for title fees. Floor is set at 3.99% APR for 48 months.

> NorthStar has teamed up with these great businesses to help assist you in your car-buying needs:

### CarQuotes®

This FREE online service is accessible via our website when you click on the CarQuotes logo. You will receive up-front retail and invoice pricing in less than 60 seconds on new vehicles and pre-negotiated CarQuotes pricing on used vehicles. You'll have all this information prior to visiting a dealership.

*Right now, CarQuotes can also save you up to \$7,000 off the MSRP.*



If you are in the market for a pre-owned vehicle, may we suggest Enterprise Car Sales. They sell limited mileage, well-maintained vehicles at no-haggle, affordable pricing. This means the price you see is the price you pay.<sup>2</sup> Enterprise also offers a 7-day re-purchase agreement in case you change your mind, with a limited powertrain warranty<sup>3</sup> and roadside assistance.<sup>4</sup>

*Right now, Enterprise Car Sales is offering their Sizzlin' Summer promotion going on now through July 31, 2010. NorthStar members can receive Blue Book® trade-in value PLUS \$500\* with a used vehicle purchase from Enterprise Car Sales.*

### NSCU Preferred Dealer Listing

If you know the model vehicle you want to buy and are looking to get the best deal, visit our Preferred Dealer Listing located on our website. **These preferred dealers will work with our members, while providing them with a great price, friendly service and NSCU's financing.**

> For more information on CarQuotes.com, Enterprise Car Sales or NSCU's Preferred Dealer Listing, visit our website at **www.NSCU.org**.

Watch helpful videos on purchasing a new or used vehicle on our website. Just click on the **Financial Reference Video Library** on the homepage.

<sup>1</sup>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 now through 7/31/10. <sup>2</sup>Prices valid now through 7/31/10 and do not include tax, title, tags, governmental fees, any emissions testing charges, and any finance charges (if applicable). Unless otherwise stated separately, price does not include processing, administrative, closing or other similar fees of \$149 or less. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchase by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. <sup>3</sup>Restrictions apply. For details, see an Enterprise Car Sales Manager. <sup>4</sup>Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada.

# Relocating or Going to College?

## You Don't Have to Leave Your Credit Union

**CU Service Centers® Network makes it easy for you to stay in touch!**

Are you going to be leaving town? You might think that means you need to leave NorthStar Credit Union behind, but we'd hate to see you go.

Once you join NorthStar, you're a member for life — no matter where life takes you. So even if you're leaving the state for work or to go to school, you can stay with us. We're here to help you with all your financial needs.

With today's technology, along with NSCU being a member of the CU Service Centers® Network, staying in contact with us and using credit union services is easier than ever. You can conduct many of your NSCU financial transactions and obtain services at other credit unions that are part of the network, just as if you were in one of our NorthStar branches. Visit us at [www.NSCU.org](http://www.NSCU.org) for CU Service Centers locations, surcharge-FREE ATMs and for any other information.

We enjoy having you as a member at NSCU, and we look forward to assisting you in the future.



## ● ATM & Debit Card Users – Don't Forget!

Opt-in by August 15, 2010 in order to continue receiving the **Overdraft Advance Services** you currently have on your ATM and one-time debit card transactions that clear your account. Visit [www.NSCU.org](http://www.NSCU.org) to download a form, complete and return it to any NSCU branch by August 15, 2010.

If you have any questions, please feel free to contact a Member Service Representative at 630.393.7201.

**Congratulations to Colin M. from Aurora, Illinois. His name was randomly chosen as our E-Statement user winner and he received a \$25 Gas Card.**

You can win too!\* If you are signed up for NSCU's E-Statements, you are automatically entered in our monthly drawing. If you're not, visit our website at [www.NSCU.org](http://www.NSCU.org) to sign up today and you too will be automatically entered.

\*We will draw one name at the end of each month from our E-Statement database. NSCU Employees are not eligible to win. The last monthly drawing will take place 12/31/10.

## ● August 14th is NorthStar's Community Appreciation Day!

Don't miss this FREE Community Day Event from 8:30am – 3:00pm on Saturday, August 14, 2010 in our main branch parking lot, 3 S. 555 Winfield Road, Warrenville. This event is open to all the communities NorthStar Credit Union serves. There will be food, fun, and giveaways, along with special events going on throughout the day:

- **Shred truck** – 11:00am – 2:00pm
- **Mortgage Seminar** – 1:00pm – 2:00pm  
(Please register for this event on our website, seating is limited.)
- **Warrenville Firemen & truck** – 1:00pm – 3:00pm
- **New and used cars onsite** available to purchase from our preferred dealers.
- **AND much more**

*Come out and join us – we hope to see you there!*



## What members are saying about NorthStar Credit Union:

*"NorthStar is a great place to do business."*

Patricia P. – West Chicago, IL

*"I am so happy being a NorthStar family member!"*

Dennis D. – Rolling Meadows, IL



*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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MEMBERSHIP **\$** PASS IT ON.

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Complex Employee Branch  
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630.420.4847 (fax)



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