

NorthStar FOCUS

● May 2011

A Monthly Publication From NorthStar Credit Union

WHAT TO DO WITH YOUR EXTRA CASH

Is your annual bonus check or tax refund burning a hole in your pocket? Before you go on an impulsive spending spree consider some alternative opportunities for your extra cash that could potentially make that money grow!



- **Pay down debt.** Put the money towards an outstanding credit card balance, or make an extra payment towards your mortgage or car loan. By paying off debts you are eliminating, or at least reducing your interest costs and also reducing your balance.
- **Build your savings.** Open an IRA or make a contribution to your existing IRA. You can contribute up to \$5,000 to your IRA for 2011 (\$6,000 if you're over 50).

● **Start a 529 Plan.** The cost of a college education is increasing at an alarming rate each year. A great way to help your family prepare to cover future college expenses is through a 529 College Savings Plan. An investment in a 529 plan provides the opportunity to save for anyone you choose from a child or grandchild, a niece or nephew, a friend or even yourself. Earnings on your 529 investment grow on a tax-free basis. Withdrawals for qualified higher education expenses are free from federal tax. You can contribute no matter how much you earn and 529 plans are not subject to income limits. Best of all you maintain control of the assets in a 529 plan.

Contact William "Bill" Metcalf, Financial Advisor with NorthStar Investment Center at 630.821.7265 or wmetcalf@swbc.com to schedule an appointment to review your options.

Securities offered through SWBC Investment Services, LLC, member SIPC & FINRA. Advisory services offered through SWBC Investment Company, a Registered Investment Advisor.

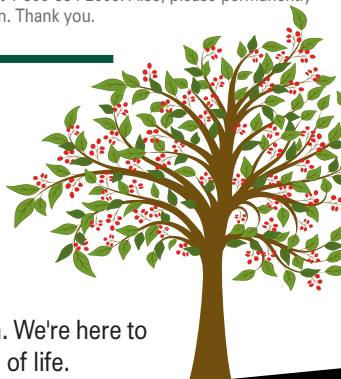
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Grow With NorthStar CU

Whether you're...

- Just starting out...
- Saving for your future...
- Or planning for retirement...

...you can continue to grow with your credit union. We're here to help you meet your financial goals at every stage of life.



Mother's Day is May 8th – Give Her A Gift She'll Love

Visit a NorthStar Branch and pick-up the perfect gift for your mom this Mother's Day – a VISA® Gift Card. It's convenient, secure and is accepted at millions of locations worldwide. Cards are available in any amount from \$25 to \$500.

Happy Mother's Day to all the NorthStar Moms!

VISA Gift cards are also the perfect gift to give a graduate!



Focused on your future.

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NSCU is a member of the CU Service Centers® Network.

To find a branch near you, visit our website at www.NSCU.org and use the Locator Search at the top of the page.

Visit NorthStar on your mobile phone! Quick and convenient access to NorthStar @ www.mynscu.mobi.



MEMBERSHIP PAY \$
PASS IT ON.

In Observance of Memorial Day, NorthStar Branches will be closed on Monday, May 30, 2011.



www.NSCU.org

NSCU is at Your Fingertips

We know you're busy. Managing your money shouldn't slow you down. That's why we've made it easy for you to access your accounts on the go with It's Me 247 mobile web banking. Check your balances, set up transfers, and make payments in seconds—wherever you are, right from your smartphone or other mobile device. Contact us today for details about how to get started.



Join our Mobile Web Banking contest going on now through May 31, 2011! Everytime you log in to It's Me 247 Mobile Banking you are entered to for a chance to win an Apple iPad. For more information and details, visit our website at www.nscu.org.

● NorthStar is the proud sponsor of the letter "N" with Literacy of DuPage.



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● What Members are Saying about NorthStar Credit Union:

"It's Perfect – That's it!" James S., Addison, IL
"As always, working with NSCU is great!" Sean M., Yorkville, IL



**Great vehicles.
Great prices.
Great loan rates.
Available now!**

Hit a Grand Slam This Spring with NSCU & Enterprise

This is one offer you don't want to miss. See the insert enclosed in this month's statement!

NorthStar always has great vehicle loan rates! Contact a representative today and see if we can help you save some money by refinancing your vehicle from another financial institution!

Read about NorthStar Credit Union in the March issue of the "Village Chronicles." Simply visit their website at www.villagechronicles.net and search for NorthStar. Special thanks to the staff for the great things they wrote about us!

SPRING into a Great Loan Rate

Vehicle Loans

New/Used Autos, Boats, RVs, Motorcycles..... as low as **3.99%**
100% Financing is available on all auto loans.

Variable Rate Home Equity Lines of Credit

85% LTV, \$5,000 and over, adjusted monthly 15 Years As low as **Prime minus 1.50%***

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*Floor Rate is 5.00% APR.

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Programs tailored to the needs of your business.

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6.99%*

*Call NSCU at 630.393.7201 for more details.

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