

Restructure your finances to better suit your needs for now and into the future.

*Are we in recession or are we in recovery?
Am I getting the most out of my money
or am I throwing it away?*

We know that it is hard to make financial decisions in these economic times, and for many, it's hard to plan for the future. However, in these times it's a huge benefit to belong to a credit union. We are here to service our members and to help make these tough times a bit easier.

NorthStar Credit Union would like to lend a hand in assisting you with restructuring your finances and reevaluating your savings plans. Our goal is to help you make significant changes that will create a stronger financial plan for now and into your future.

Looking at your monthly debts vs. your monthly income, NorthStar can help you answer questions that could benefit your bottom line, such as:

- **Would you benefit from refinancing your home?**
- **Could you improve your credit score?**
- **Could you lower your credit card interest rate or consolidate your debt?**
- **Are you saving enough for when you retire?**

Call an NSCU Financial Service Representative today at 630.393.7201 to set up a free meeting to help you define your goals, set up a budget and create a better savings plan.

Improve your finances for now and into the future!

43 Percent of Americans have less than 10,000 dollars saved for retirement

Source: Employee Benefit Research Institute's annual Retirement Confidence Survey

"Most people don't plan to fail; they fail to plan."

John L. Beckley

IRA and 401(k) Contributions: A Quick Comparison

	Traditional IRA	Roth IRA	401(k)	Roth 401(k)
What's the most you can contribute?	\$5,000	\$5,000	\$16,500	\$16,500
Catch-up contribution if age 50 or older	\$1,000	\$1,000	\$5,500	\$5,500
When do you pay taxes?	At retirement	Now: before you invest	At retirement	Now: before you invest
Income limits?	No	Yes	No	No
Where do you get it?	Your credit union	Your credit union	Your employer	Your employer

Notes:

1. The total contributions allowed to all IRAs may be split between any number of traditional and Roth IRAs. For example, if you contribute \$3,000 to a traditional IRA, you may contribute \$2,000 to a Roth IRA if you're age 49 or younger.
2. The total contributions allowed to a 401(k) are independent of how much you contribute to a traditional or Roth IRA.
3. You can contribute to a traditional 401(k) and to a Roth 401(k) at the same time, but the contribution limits apply to both accounts combined.
4. Income limits for a Roth IRA phase out between \$107,000 and \$122,000 for single filers and \$169,000 to \$179,000 for those who are married and file jointly.

Retirement Contribution Comparison

Both Traditional IRAs and Roth IRAs are a popular choice for those who want to save for their retirement. See the chart to the left for a quick comparison of the contributions.

Both contribution types allow you to grow tax-deferred until retirement and with both, you can choose from a wide range of investment options, including mutual funds, stocks, bonds, and certificates of deposit (CDs).

You're Invited to Help Us Celebrate 40 Years in the Community!

Saturday, August 27, 2011 • 9:00 am – 2:00 pm

NorthStar Credit Union, Main Branch • 3 S. 555 Winfield Road, Warrenville

This event is open to all the communities NorthStar Credit Union serves – come out and join us for some family fun:

- **Shred Truck** – 9:00am – 12:00pm
(Bring up to 3 boxes of personal documents for FREE shredding)
- **Warrenville Firemen & Truck** – 12:00pm – 1:00pm *(Emergency calls will take precedence)*
- **Entertainment and picnic** – 10:00 – 2:00pm
- **New and used cars on-site**, available to purchase from our preferred dealers.
- **Food, refreshments, giveaways** and more

NSCU would like to thank all of our members and the communities we serve for helping us reach this milestone. **We hope to see you there!**



Focused on your future.

Outside Chicagoand • 800.983.6828

Audio Response Teller • 630.393.7201 ext. 222

Audio Response Teller Outside Chicagoand
888.983.2424

Main Office:

3 S. 555 Winfield Road • Warrenville, IL 60555
630.393.7201 • 630.393.7353 (fax)



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.

• Don't Just Dream About It - Make it a Reality!

Home loan rates are still near the lowest levels ever seen – but these rates won't last forever.

Take advantage of this incredible opportunity by calling or emailing us today for a free consultation. You'll be making a smart financial decision that you'll feel good about.



630.620.5200
450 East 22nd Street, Suite 240
Lombard, IL 60148
mortgagesutrust@cuamerica.com

Illinois Residential Mortgage
Licensee MB 0004233
NMLS#191342

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

MEMBERSHIP PAY \$
PASS IT ON.

Improve Your Credit Score
Ask us how.



Have you looked at your finances lately?

There's no wrong time to take a closer look at your financial health. Why not start today? Contact William "Bill" Metcalf, Financial Advisor with NorthStar Investment Center at 630.821.7265 or email at wmetcalf@swbc.com.

Securities offered through SWBC Investment Services, LLC, a registered broker/dealer. Member FINRA & SIPC. Advisory services offered through SWBC Investment Company, a Registered Investment Advisor. SWBC Investment Services, LLC & SWBC Investment Company are not affiliated with this institution. Funds should not be considered a deposit of or guaranteed by this institution, may lose value, and are not NCUSIF insured. | Neither SWBC Investment Services, LLC nor the financial professional provide tax advice. Please consult your tax professional for tax advice. | Neither the named Representative or Broker/Dealer give tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your Financial Advisor for further information.



• Too much money going towards your gas tank?

Time for a new gas-efficient car.

There's never been a better time to swap your old gas hog for a new set of wheels. Stop in to NorthStar today - we have the rate-efficient loans to make your fuel-efficient car happen.

Splash into a Great Loan Rate

Holiday Closing: Independence Day - Monday, July 4, 2011

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%***
90% LTV, \$5,000 or more, adjusted monthly 15 YearsAs low as **Prime plus 1.00%***
**Floor Rate is 5.00% APR.*

Fixed Rate Home Equity Loans

.....as low as **5.25%**

Small Business Loans

Programs tailored to the needs of your business.

CONTACT BERNIE NIEWOEHNER AT 630.393.7201 EXT. 151.

www.NSCU.org



Federally insured by NCUA

Personal Unsecured Loans and VISA Credit Card

Personal Loans as low as **9.90%**

Personal Unsecured Loan Special
as low as
6.99%*

**Call NSCU at 630.393.7201 for more details.*

"Quick Cash" Credit Line
(Variable Rate) **Prime + 3%**

VISA Gold, Platinum, Business, and Student cards available. Travel and Reward benefits; call 800.558.3424 for rates.