

# NorthStar FOCUS

January 2012

A Monthly Publication From NorthStar Credit Union

## YOUR DREAM CAR AT A DREAM RATE

RATES START AS LOW AS

# 1.99% APR\*



Looking to buy your dream car? With our limited-time dream loan rate of 1.99% APR up to 36 months, this is the right time to buy! You could end up saving more money than you ever dreamed of.

Get preapproved with NorthStar Credit Union before you shop, or if you recently purchased a vehicle and have financing elsewhere, take a look at NorthStar's options to possibly reduce your existing rate.

### NorthStar offers:

- 100% financing with terms up to 72 months (rates will vary depending on creditworthiness)
- Warranties, Guaranteed Asset Protection (GAP) Insurance, Credit Insurance and Route 66 Mechanical Breakdown Protection coverage available
- Enrollment in convenient automatic payments to save on postage, time and trees

**Hurry and apply today! This is a LIMITED TIME OFFER.**

\*APR is annual percentage rate. 1.99% APR up to 36 months special auto loan rate is based on creditworthiness. Rates are subject to change without notice. Auto loans currently financed through the credit union are not available to be refinanced with this offer. Other conditions may apply.

**Don't Forget –**  
Enter your email with us for a chance to win a GPS System!  
Visit our website for more details.

**Celebrating 40 Years in the Community!**



### Put the Credit Union 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 mobile banking. Check your balance, 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.

**Holiday Closing:**  
Martin Luther King, Jr. Day, Monday,  
January 16, 2012



*Focused on your future.*

Outside Chicagoland • 800.983.6828  
Audio Response Teller • 630.393.7201 ext. 222  
Audio Response Teller Outside Chicagoland • 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](http://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](http://www.mynscu.mobi).



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



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

# Tackle your Debt in 2012



Investment Center

## Market Volatility and Alternative Strategies

**I know you must have concerns. I'm here to help.**

When there is turmoil in the market, fear can set in pretty quickly. Please know, though, that I watch the market carefully every day. You can always come to me if you have questions, concerns or need clarification.

**If you'd like, we can discuss alternative strategies.**

Some strategies, while less aggressive, have (historically) performed quite well despite turbulent times and shown fairly consistent returns. Others, though more aggressive, have done reasonably well in both "up" and "down" markets. Obviously, past performance does not guarantee future results. But the histories may help us to determine and develop a course of action going forward.

**Strategies that may help to alleviate some of your worries.**

If you're interested in hearing more, or feel it may be time to re-think your approach, let's talk soon. Please call me at 630.821.7265 or email me at [wmetcalf@swbc.com](mailto:wmetcalf@swbc.com)

Securities offered through SWBC Investment Services, LLC, and 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 is 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 NorthStar Credit Union nor William Metcalf provide tax advice. Please consult your tax professional for tax advice. A consultation is free, but a cost may apply to investment. These are the views of Peter Montoya, Inc., not the named Representative or Broker/Dealer, and should not be construed as investment 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.



**Team up with NorthStar Credit Union and start off the new year with a game plan for tackling your debt.**

Consumers have spent the Great Recession paying down debts. Evidence shows that savings have risen as debt has fallen, and that's a good thing.

Still, many people continue to struggle with high debt levels. If you're in that situation, maybe it's time to look at your debts in a new way.

Bring your high-interest debts to a NorthStar Credit Union loan officer. There's a very good chance you'll be able to reduce your interest rate, and that will make your payments go further and reduce your bills faster.

If you qualify, you'll make better progress tackling those old debts by swapping them in for lower rate credit union loans. For example, nationally, credit union credit card rates are more than two percentage points less than other cards. For new auto loans, the rate difference averages just shy of two percentage points.

Check out our competitive rates and team up with NorthStar to help make 2012 be the year you win.

## Clutter was so last year...

**Simplify Life and Do Away with the Clutter with E-Statements and IPay Bill Pay**

- They're free. No need to buy stamps.
- They're easy. Sign-on to **It's Me 24/7** to check your accounts and pay your bills online in minutes, instead of hours.
- It's secure. E-Statements and IPay are ten times safer than receiving statements in the mail or sending checks in the mail.
- It's convenient. Check your accounts and pay all of your bills, even set up recurring payments, from one web site – your credit union's.
- Log in to **It's Me 24/7** home banking to get started receiving E-Statements and paying your bills online. You'll wonder why it took you so long to give them a try.



**We Have Loans for All Reasons!** Call us today 630-393-7201, ext. 213 for current rates.

### Vehicle Loans

New/Used Autos, Boats, RVs, Motorcycles

**100% Financing is available on all auto loans.**

### Fixed Rate Home Equity Loans

### Personal Unsecured Loans and VISA Credit Card

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

### Small Business Loans

Programs tailored to the needs of your business.

**CONTACT BERNIE NIEWOEHNER AT 630.393.7201 EXT. 151.**

### Variable Rate

### Home Equity Lines of Credit

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

