

NorthStar

A Monthly Publication From NorthStar Credit Union

December 2008



Credit Unions in Ohio, Michigan, Indiana and Illinois announce partnership with General Motors as the first phase of

"Invest in America",
a plan to boost domestic automaker sales and strengthen the U.S. economy.

COMING
DECEMBER 7, 2008

Special GM Supplier
Pricing will be available
to Credit Union Members.

Call NorthStar Credit Union at 630.393.7201
for more information today!

Make a Difference

You can help the U.S. Marine Corps Reserve spread gifts and smiles to needy boys & girls this Holiday Season. Donate a new unwrapped toy and it drop-off to any of our NorthStar branches. We will be collecting until December 12th.



Holiday Schedule

NorthStar branches will be closed at noon on:
Christmas Eve—Wednesday, December 24
New Year's Eve—Wednesday December 31
(WECO will be closed as usual.)

NorthStar branches will be closed on:
Christmas Day—Thursday, December 25
New Year's Day—Thursday, January 1, 2009

Your NorthStar Credit Union Family
would like to wish you and your family
a Wonderful Holiday Season!

NorthStar
CREDIT UNION

Focused on your future.

Branches of the NorthStar Credit Union family

WECO Community • **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)

528 Main Street • West Chicago, IL 60185
630.876.5519 • 630.876.3361 (fax)

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

MEMBERSHIP PAY \$
PASS IT ON.

Improve Your
Credit Score
Ask us how.



www.NSCU.org

NorthStar Sponsored Events



NorthStar's Sponsored Shred Day

Shred Day was Saturday, October 18, at the main branch in Warrenville. The weather was in our favor. Special thanks to all the people that came out and joined us with their boxes and bags of items to shred. Our environmental report from the day was:

- 730 lbs. shredded
- Preserved 6 trees, 2,190 gallons of water and 30 cu. ft. of landfill space

An Evening of Hope was a Huge Success

On August 29, 2008, NorthStar was a proud sponsor of "An Evening of Hope". This event was in honor of Stephanie Joseph, a young and talented skater who passed away earlier this year from a rare form of cancer. More than 2,000 people attended the ice skating event that starred many world champion skaters and medalists. Proceeds from the event went to the Make-a-Wish Foundation. NorthStar was honored to present them with a check for \$40,000.



The Perfect Gift! The Gift of Choice!

**For anyone this
Holiday Season**



A NorthStar Visa® gift card is the perfect gift to give family and friends this Holiday Season. A VISA gift card is accepted worldwide and unlike other department store gift cards, you will have peace of mind knowing they can purchase what they want, when they want and where they want.

Gift Card Advantages

- A great choice because you choose the amount and they choose what they want. Available in amounts from \$10 to \$500
- VISA gift cards can be used anywhere VISA debit cards are accepted, including retail stores and online merchants
- Unlike cash, it can be replaced if lost or stolen*

* Please review the terms provided with your card for the card replacement policy.

'Tis the Season...

Skip Your December or January Loan Payment



We know that the holidays have a way of sneaking up on your budget. Entertaining, gifts, clothes and travel expenses add up quickly. NorthStar Credit Union is allowing you to skip an upcoming loan payment (mortgage, home equity loans and VISA® payments are not eligible).

To skip your December or January loan payment, complete this form and return it to the credit union by January 20, 2009. Consider faxing it today!

Skip-a-Payment this December or January

Signature _____

Date _____

Daytime Phone _____

NSCU Member # _____

NSCU Savings Account to Debit Fee
(if different from above) _____

Loan Number _____

Loan Number _____

Month to Skip Payment/Year _____

I hereby authorize NorthStar Credit Union to defer my installment loan payment(s) for the month indicated above. By signing this form, I understand that waiving my designated payment(s) will not affect my credit history with NSCU or any credit reporting agency. I also understand that interest will continue to accrue. Skip-a-Pay is subject to approval. Skip-a-Pay generally does not apply to Mortgage, Home Equity or Visa loans. I understand that a \$15 administrative fee applies.

Simply sign and return this coupon to any NorthStar office no later than Tuesday, January 20, 2009. If you have any questions, please feel free to call one of our Financial Service Representatives at (630) 393-7201 ext. 213 or outside Chicagoland at (800) 983-6828.