

NorthStar FOCUS

February 2012

A Monthly Publication From NorthStar Credit Union

Love is in the Air

and we love helping you save!

Your finances are important to us at NorthStar CU, and helping you save money is what we love to do. Our Financial Service

Representatives would love to talk to you about how we can assist you with your debt.



Start saving today! Call us at **630-393-7201, ext. 213** or visit us at **www.nscu.org** to apply for a vehicle and/or a consolidation loan .

You're going to love saving money with us!

Enter Your Email With Us For A Chance To Win A GPS System!

It's easy to enter! Visit *It's Me 247* Online Banking. Click "My Personal Information" under the "Preferences" tab - or submit your email address to an NSCU staff member for entry.



One (1) Prize Winner will be selected on or about March 5, 2012 by a random drawing from all qualified entries received by a participating credit union between January 1, 2012 and February 29, 2012. Eligible members can enter the contest by entering their email address in It's Me 247 online banking. No purchase necessary. See your credit union for complete details. Void where prohibited by law. Terms and Conditions may apply. Visit or call your credit union for details.

What our members are saying about NSCU...



Your team always comes through for me whenever I need help! NorthStar is the best group I know when it comes to servicing the client.

Daniel I., Naperville, IL

Thank you for working with us to lower our credit card debt. NorthStar CU will be our only financial institution going forward.

Patrick M., Naperville, IL

Holiday Closing:
President's Day,
Monday, February 20, 2012



Focused on your future.

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Audio Response Teller • 630.393.7201 ext. 222
Audio Response Teller Outside Chicagoland • 888.983.2424

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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.



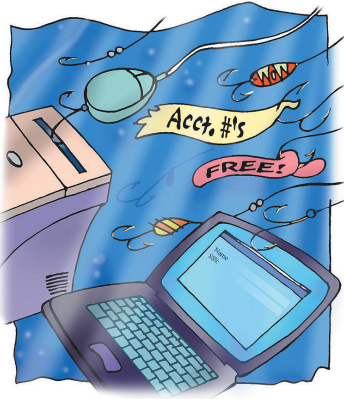
MEMBERSHIP PAY \$
PASS IT ON.

Celebrating 40 Years in the Community!



www.NSCU.org

Immediate Steps to Take if You Are A Victim of Identity Theft



- Contact the three major credit reporting agencies--Experian (1-888-EXPERIAN (397-3742), Equifax (1-800-525-6285), and TransUnion (1-800-680-7289) -- and request they place a fraud alert and a victim's statement in your file. Also ask that they remove inquiries and fraudulent accounts opened after the theft. At the same time, request a free copy of your credit report. The Fair and Accurate Credit Transactions Act (FACT Act) of 2003 requires each major credit bureau to provide one free credit report annually,

phased in by region, to consumers who request a copy.

- Contact your financial institution and have it flag your account so you are notified if there is any unusual activity.
- File a criminal report with your local police.
- Report the theft to the Social Security Administration's Fraud Hotline.
- Alert the passport office to watch for someone ordering a passport in your name.
- * File a complaint with the Internet Fraud Complaint Center.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT (438-4338)

By mail: Identity Theft Clearinghouse,

Federal Trade Commission, Washington, DC 20580

Bring Us Your Relatives that aren't CU Members!



Everybody has one ... and we'd like yours to become a credit union member.

If you have family members without credit union accounts, let them know they're eligible to join. They'll receive all the member benefits and savings you already enjoy! **PLUS** you can get a \$25 BP Gas Card!*

Refer as many people as you wish – there's no limit to the number of referrals for which an existing member may qualify.

*To receive the gas card, the new member referred is required to open a checking account with direct deposit or a loan account of \$5,000 or more.



Investment Center

Don't Miss the IRA Contribution Deadline!

Don't miss the IRA contribution deadline! Make sure you make your 2011 IRA contribution by April 17, 2012.

If you've been contributing \$50 or \$100 to an IRA each month, there's room to contribute a lot more. Putting \$600 or \$1,200 in your IRA annually is nice, but you can direct up to \$5,000 into your IRA for the 2011 tax year (and as much as \$6,000 if you turned 50 in 2011).¹

This \$5,000 (or \$6,000) annual IRA contribution can be split across multiple IRAs, both traditional and Roth. Your maximum contribution may be reduced if your modified adjusted gross income, or MAGI, is really high.¹

As for your 2012 IRA contribution ... you have until April 15, 2013 to make it, but why wait? You can also make it this year and cross it off your to-do list. There's really no point in waiting until April 2013 – if you wait that long, you'll potentially lose 16+ months of interest and compounding on that money.

Don't delay – e-mail me today so I can help you fully fund your IRA. You may call me at **630.821.7265** or wmetcalf@swbc.com today!

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.

¹ www.irs.gov/retirement/participant/article/0,,id=188232,00.html [10/21/11]

Loan Rates You're Going to Love! 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.

Variable Rate

Home Equity Lines of Credit

Small Business Loans

Programs tailored to the needs of your business.

CONTACT BERNIE NIEWOEHNER AT 630.393.7201 EXT. 151.

www.NSCU.org

