

NorthStar FOCUS

November 2011

A Monthly Publication From NorthStar Credit Union

FILL YOUR HOLIDAYS WITH



Skip-A-Pay this December or January

The holiday season should be filled with joy and with family and friends, not with financial worries. If you need to free up a little extra cash for the holidays or, would you like to pay down a higher interest loan, NSCU is offering you to Skip-A-Pay for your December or January loan payment on NSCU qualified loans*.

Simply complete and return the required signature form to any NorthStar office no later than Wednesday, November 30, 2011. 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. Consider faxing it today at 630-393-7188!

Terms of offer:

- Mortgage, Home Equity and Credit Card loans are not eligible.
- Loans that are currently delinquent are not eligible.
- The first payment of a new loan is not eligible for this program.
- This offer is only valid for loan payments due in December 2011 or January 2012.
- Interest will continue to accrue during the waived payment period and may extend the term of the loan.

* Skip-A-Pay this December or January

NSCU Member # _____

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

Loan Number _____ Loan Number _____

Month to Skip Payment (choose one): December 2011 – or – January 2012

*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 does not apply to Mortgage, Home Equity or Credit Card loans. I understand that a \$15 administrative fee per loan applies.*

Signature _____

Date _____ Daytime Phone _____

Simply complete and return the required signature form to any NorthStar office no later than Wednesday, November 30, 2011.

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NorthStar Credit Union is a proud sponsor of **John Eganhouse**, a Warrenville resident, NSCU member and a boy scout with Troop 575. Eganhouse is working on his Eagle Scout Project of building birdhouses for a protected natural area.



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 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 
PASS IT ON.

Celebrating 40 Years in the Community!



www.NSCU.org

Tis' the Season for A Holiday Helper!

Special Loan Offer

6.99% APR for 24 months



Take Advantage of our Low Interest Loan Instead of Using High Interest Credit Cards.

An NSCU Holiday Loan gives you a little extra spending money during the Holiday season. Borrow as little as \$300 or as much as \$2,500 and have up to 24 months to repay. For your convenience, the funds will be directly deposited into your account. A Financial Service Representative can help set you up with hassle-free automatic payments.

Apply between November 1, 2011 and December 31, 2011.

* This offer is not a pre-approval. Rates are subject to change. All applicants must be 18 years or older. 6.99% APR with maximum 24 month term applies to the Holiday Loan Special only. Other loan programs with longer terms are available. Other restrictions may apply. APR is annual percentage rate. Special Offer valid through 12/31/11.



Holiday Closings

NorthStar Credit Union Branches will be closed Friday, November 11, 2011, in observance of Veteran's Day and Thursday, November 24, 2011, in observance of Thanksgiving.

Have a safe and pleasant holiday!

What members are saying about NorthStar:

I have always found the staff at NorthStar to be warm, courteous and extremely professional... Theresa G., Libertyville, IL

My loan officer was most helpful, courteous, knowledgeable and efficient... Ramona J., Chicago, IL

FALL 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%***

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



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% (Floor 10%)**

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



Investment Center

Do You Have A Consistent Investment Philosophy?

We've certainly seen a whirlwind of change on Wall Street in these last few years. In light of recent market behavior, one question has become really important: do you have a consistent investment philosophy?

It is a question worth asking, as investor behavior sometimes profoundly influences investment returns. With all the change that has taken place, it is wise to check up and see what your accounts are doing, how your investment balances stand now, and what your options might be.

Have you explored them lately? Now could be a good time. We seem to have returned to some stability in the economy and the financial markets. Whether major or minor changes lie ahead, it is good to have a consistent investment philosophy that doesn't change with the latest headlines.

"Bill" Metcalf, Financial Advisor with NorthStar Investment Center, would welcome the opportunity to speak with you about your investment philosophy.

Contact Bill Metcalf today at 630.821.7265 or wmetcalf@swbc.com.

Securities offered through SWBC Investment Services, L.L.C, 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. *NO CREDIT UNION GUARANTEE *NOT NCUSIF INSURED * MAY LOSE VALUE | Consultation is complimentary but cost may apply to investments.