

NorthStar

A Monthly Publication From NorthStar Credit Union <

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NEWS

Prepare for Winter with a New Vehicle

Fall is a great time to buy a new or used vehicle. Roll down the windows and let the crisp, clean air refresh your senses as you cruise through the changing landscape. Relax, knowing that you got a great deal on your car, van, SUV or truck with any of NorthStar Credit Union's Vehicle Buying Resources.

Just look at the bottom of our home page at www.northstarcu.org. Click on "Vehicle Buying Resources" to select your next vehicle and arrange for credit union financing. Choose from terrific vehicle research and purchasing options such as:

CUDL – Credit Union Direct Lending

CUDL is an all in one auto research program. Use CUDL to:

- Research and compare new and used vehicles.
- Search new and used vehicle inventory at over 8,900 dealerships nationwide.
- Obtain accurate trade-in values and vehicle record checks.
- Learn more about vehicle financing, purchase incentives and leasing.
- CUDL dealers can arrange to finance your vehicle with NorthStar Credit Union.

CarQuotes®

As a credit union member, CarQuotes® offers you pre-negotiated pricing on your next new or used vehicle. No sales pressure, no haggling. Simply get a free, no obligation savings certificate from CarQuotes® and walk into the dealer to purchase the vehicle of your choice at a great price.

And of course, NorthStar Credit Union is standing by with the financing. Choose from a traditional auto loan, or purchase your next vehicle with our unique **Equity Light Auto Loan** enabling you to convert the interest you pay into mortgage interest – which may be deductible on your income taxes.* NorthStar Credit Union auto loan rates are currently as low as 6% APR.

**Please consult your tax advisor.*



Focused on your future.

Audio Response Teller | 630.393.7201 ext. 222
Outside Chicagoland | 800.983.6828
Audio Response Teller | 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)



WECO Community

a member of the family

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



www.northstarcu.org

It's Prime Time for a Below Prime Line

The Federal Reserve recently lowered the prime rate and that means better pricing for you. With the prime rate at 7.75% APR, our home equity line of credit rates are as low as 6.25% APR! With no processing or closing fees, home equity remains one of the best tools to finance your home improvement projects, college tuition, debt consolidation – you name it.

NorthStar's home equity lending programs are tailored to your needs and are the best value around. Our main office financial service representatives – Linda, Betty and Alicia – are ready and able to help you get started on setting up your line of credit. Stop in, give them a call, or apply online!

New CD Special

**6 Month Term
Certificate of Deposit**
5.22%^{*}
APY

With a NorthStar Credit Union certificate, your principle is fully insured and your rate of return is guaranteed. Set some money aside today!

**Available on new deposits only.*

We Fix Broken ARMs

If you have an adjustable rate mortgage, now may be the time to refinance. Call Jennifer McGinnis, NorthStar's mortgage specialist, to find out if refinancing your mortgage makes financial sense for you.

Mortgage programs are available for all types of credit. Whether you are a first time home buyer or an empty nester, call NorthStar Credit Union first.



Why Use Online Bill Pay?

It's free. No need to buy stamps.

It's easy. Pay your bills online in minutes, instead of hours.

It's secure. Online bill pay is ten times safer than mailing checks.

It's convenient. Pay all of your bills, even set up recurring payments, from one web site – your credit union's.

Log in to home banking to get started paying your bills online. You'll wonder why it took you so long to give it a try.

Loan Rates

Auto Loans

New & Used Autos as low as **6.00%**

*100% Financing is available on all auto loans.
Discounts apply for direct deposit & down payments!*

Fixed Rate Home Equity Loans

5 Years **85%** As low as **6.25%**

5 Years **100%** As low as **8.25%**

7 years **85%** As low as **7.25%**

7 Years **100%** As low as **9.25%**

10 Years **85%** As low as **7.75%**

10 Years **100%** As low as **9.75%**

15 Years **85%** As low as **8.25%**

15 Years **100%** As low as **10.25%**

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 Years..... As low as **Prime plus 1.50%**

Unsecured and VISA Credit Card

Personal Loans as low as **10.25%**

"Quick Cash" Credit Line
(Variable Rate) **Prime plus 3.00%**

Overdraft Protection Loan
(Fixed Rate) **15.00%**

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

Small Business Loans

Programs tailored to the needs of your business.
Contact Bernie Niewoehner at 630.393.7201 ext. 151.