

NorthStar

A Monthly Publication From NorthStar Credit Union <

● April 2007

NEWS

Focused On Your Future... and Watching Out for You Today

Identity theft and credit card fraud are increasing at alarming rates. Major retailers, including TJ Maxx and Marshalls, have announced the theft of millions of credit and debit card numbers in recent weeks. **Who watches out for you?**

A recent survey of debit card issuers from banks and credit unions of all sizes revealed that over 90% of these institutions were notified of compromised card numbers. Surprisingly, the same survey showed that over half of all banks reissued compromised cards only after waiting for fraud to occur. *These institutions waited until a card holder was victimized before doing anything!*

Even worse, 13% of card issuers never reissued compromised cards and 33% only reissued cards for individual accounts that were victimized. Clearly, these banks are more concerned about the \$50 cost in reissuing debit and credit cards than they are about protecting their account holders.

NorthStar is different!

We keep our members in mind – regardless of the cost. Our policy is to immediately reissue debit cards compromised in a merchant processor or retailer breach. We don't wait for our members to become victims.

We believe that while reissuing debit cards is inconvenient for everyone involved, it is the best safety measure for the long term.

NorthStar Credit Union continues to work with the major card companies and merchant processors to minimize any potential for debit card fraud. At the same time, our management and board of directors is committed to doing everything we can to protect our members.

Just another example of how NorthStar is "Focused On Your Future".



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

Spring Into a Great Deal

The weather is warming up. The grass is getting greener. Spring has finally arrived! Whatever your plans for the spring and summer, NorthStar can get you there.

Home Equity Loans and Lines of Credit

Doing some work around the house? Planning a fairytale wedding? Need to consolidate debt from high rate charge cards? Home equity financing from NorthStar CU may be the way to go. Terrific rates and potential tax deductibility (ask your tax advisor) are just a few home equity benefits.

First Mortgage Loans

Maybe your house is bursting at the seams – or maybe the kids have moved out and your looking for something a little cozier. Take advantage of a buyer's market with a NorthStar CU/America mortgage loan.

Vehicle Loans

Put the top down this spring or cruise around town in style. NorthStar has great rates on new and used car loans. Don't forget about GAP and Mechanical Breakdown Insurance. Check out the "Vehicle Buying Resources" section at the bottom of our home page (www.northstarcu.org).

As you can see, NorthStar has a wide variety of solutions to meet your borrowing needs. Find out which rates are HOT by calling or stopping into the credit union and speaking with a member service representative.



Downtown West Chicago to Host Annual Garden Festival

West Chicago will be blooming again on Saturday, May 19, 2007 with the **7th Annual Blooming Fest**. This downtown garden festival is the city's signature spring event and includes a benefit 5k Run/Walk and 2k Family Fun Run for We Grow Dreams. The highly anticipated plant sale, held by the West Chicago Garden Club, will showcase hundreds of spectacular perennials, herbs, shrubs and trees. Visit our staff at the tent we've sponsored, located on Galena Street in the historic downtown.

32,000 Surcharge Free ATMs Nationwide

Tired of paying ATM surcharges? You don't have to anymore. Through our affiliation with the Allpoint network, NorthStar Credit Union members can use over 32,000 ATMs at retail locations throughout the country completely SURCHARGE FREE.

Allpoint is the country's largest ATM network. NorthStar members can use one in 12 of all ATMs in the U.S. surcharge-free. Allpoint's surcharge-free ATMs are located across the country in local, regional, and national retail merchants. They include merchants such as Target, Walgreens, Costco, ExxonMobil, Rite Aid, Sears and many others.

Use the Allpoint ATM Locator on our home page (www.northstarcu.org) to discover the surcharge free ATMs closest to where you live, work, or shop.

Don't have a NorthStar CU ATM/debit card? Ask a member service representative for an application.

Loan Rates

Auto Loans

New & Used Autos as low as **6.50%**

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 **7.25%**

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

7 years **85%** As low as **8.25%**

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

10 Years **85%** As low as **8.75%**

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

15 Years **85%** As low as **9.25%**

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 .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 **10.75%**

"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.