

NorthStar

A Monthly Publication From NorthStar Credit Union <

● August 2007

NEWS

How Low Can We Go?

Home Equity Line of Credit

As Low As **Prime MINUS 1.50%***

(currently 6.75% APR)



Your Interest May Be Tax Deductible!

NORTHSTAR'S HOME EQUITY LINE OF CREDIT gives you pre-approved access to money whenever you need it, for any reason! Home equity is the difference between the value of your home and the remaining balance of your mortgage(s). Your home's equity enables you to use the value of your home to consolidate debt or finance life's big expenses.

- Pay off your credit cards and other debts.
- Make home improvements, such as remodeling the kitchen or bath.
- Add a pool or build a deck.
- Finance a college education.
- Pay for a wedding.
- Purchase a new vehicle.

In addition, with a **HOME EQUITY LOAN OR LINE OF CREDIT**, any interest you pay may be tax deductible (please consult your tax advisor for details).

For a great home equity rate, please stop by one of our branches, call for more information or apply online!

*The floor rate is 5%. Fee reimbursement provision applies for closing the line within 36 months. The rate may vary and is indexed to the prime rate. Subject to change monthly. Other restrictions may apply.



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

We're Dropping to New Lows

NorthStar Credit Union's loan rates were recently lowered. Take a look:

AUTO LOANS	FIXED RATE HOME EQUITY LOANS	SIGNATURE (PERSONAL) LOANS
Reduced by .50%	Reduced by 1.00%	Reduced by .50%
Currently as low as 6% for 48 months or 6.25% for 60 months	Up to 85% Loan to Value	As low as 10.25% for 60 months

Borrowing is easy!

Stop in or call to speak with a loan representative or apply online by visiting www.northstarcu.org. Don't wait – these terrific rates won't last long!

Avoid A Rough Ride

You may have recently seen the Dow Jones Industrial Average break the 14,000 mark for the first time in history on July 19, 2007. Of course, if you were a stock market investor, you may have been disappointed to see Dow fall by almost 800 points by the end of July.

No one can say for sure what the future holds, but many money management experts are currently warning investors to be wary of the stock market. If you're not ready for a potentially rough ride with your investments, a NorthStar Credit Union Money Market Account may be the answer.

Money Market Account Benefits:

- Earn a guaranteed return on your investment
- Tiered dividend based on account balance
- Unlimited deposits and withdrawals (\$100 minimum withdrawal)
- Write up to three checks each month from this account

Visit the credit union or call us for more information about our money market accounts.

Financial Priorities

Put Yourself First

Clearly, it is extremely important to save for your retirement. And, we all need to save some money for that inevitable "rainy day".

But, at the same time, we all love to splurge once in a while. Buy that "little" something we've had our eye on. Enjoy a terrific dinner at the fancy restaurant down the street. Or head off on a weekend getaway. And what's wrong with that? NOTHING!

You work hard, you deserve a little reward. Enjoy your money. Do the things you want to do. Reach your financial goals – and have some fun doing it.

NorthStar Credit Union is your financial partner. We can help you borrow. We can help you save. We can help you determine the best path to reach your financial objectives. Your credit union offers a complete array of services at your disposal – take advantage of them.

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.