

NorthStar FOCUS

December 2011

A Monthly Publication From NorthStar Credit Union

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.

Compare the Savings (Based on a \$2,500 Loan)

Rate	Term	Monthly Payment
Aver. Credit Card - 14.90%	24 months	\$119.27
NSCU Loan - 6.99%*	24 months	\$111.46

Term of Loan Savings Amount: \$187.68

Apply online now at www.nscu.org. Call 630-393-7201, ext. 200 to speak with a Member Service Representative.

* This offer is not a pre-approval. Member must qualify. 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.

Greetings of the Season!

NorthStar would like to be among the first to offer you and yours a warm Holiday Greeting!

PLEASE NOTE OUR HOLIDAY HOURS:

Christmas Eve: Saturday Dec. 24, 2011-
Branch open until 12:30pm, drive-up until 1:00pm

Monday Dec. 26, 2011- All branches will be closed

New Year's Eve: Saturday Dec. 31, 2011-
Branch open until 12:30pm, drive-up until 1:00pm

Monday Jan. 2, 2012- All branches will be closed



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.



Celebrating 40 Years in the Community!



www.NSCU.org

Wherever You Travel this Holiday Season, Your Credit Union Will Be There!

NorthStar Credit Union is part of the CU Service Centers® Network, providing you the convenience you want and need from a financial institution.

CU Service Centers is a network of credit unions that "share" their branches with one another and it's nationwide. This network allows you to visit other participating credit unions to conduct many transactions just as you would at NorthStar. So whether you're away from home for the holidays or on business, your finances don't have to be put on hold.

Locating a CU Service Centers Branch

Visit our website, www.nscu.org, and use the Locator Search at the top right corner. Simply type in your zip code or location and click on CU Service Centers.

All credit unions that are participants of the network will display the "Swirl" logo (shown at the left). In order to make a transaction at the branch, present your valid government-issued ID and provide your NorthStar member number to the Member Service Representative. You can always stop by any NorthStar location and we'd be happy to find a credit union branch closer to you, wherever you may be.



Wishing you safe travels this holiday season!



What will you do with your retirement plan money?

Your 401(k) or pension plan represents a critical piece of your financial future. And as you retire, you have three options:

1. You can let the money sit in your employer's plan (until age 70 1/2, when you must take at least minimum distributions).
2. You can withdraw the money (and trigger huge taxes).
3. You can roll over and reinvest the assets in your plan – in an IRA or another vehicle that will allow tax-deferred growth of your savings.

The choice is obvious, yet the procedure – usually called a 401(k) rollover – is intricate. I perform these rollovers regularly. If you're ready to retire, call me at **630.821.7265** or email me at wmetcalf@swbc.com. I'll take care of the rollover, and help your money keep growing.

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.

The Gift of Giving!

In this season of giving, NorthStar would like to give back to those whom are less fortunate or in need. Please feel free to join us in supporting these groups:

- **U.S. Marines Toys for Tots Program.** Drop-off an unwrapped toy for kids of any age. Drop boxes are available at all of our NSCU branch locations. Last day for gift drop-off is at the end of business on Wednesday, December 14th.
- **Little Friends Giving Tree Program.** Stop by our main branch in Warrenville to pick a tag off our giving tree. These tags provide gift information or needs of children and adults that have developmental disabilities. Please return the wrapped gifts you purchase for them to the Credit Union with the tag attached no later than Friday, December 9th.



Ho! Ho! Ho! Check Out These Great Loan Rates!

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 Years.....As 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.