

NorthStar

A Monthly Publication From NorthStar Credit Union <

December 2006

NEWS

Give a Child the 12 Days of Christmas Certificate

NorthStar Credit Union is offering a special certificate just in time for the holidays. Available only on new deposits in youth member accounts (18 years of age maximum), this special certificate will only be available from December 26 through January 6, 2007 or when the program reaches \$1 million in deposits.

12% APY

12-Month Term

Automatic Renewal at Current CD Rates
\$250 Minimum Deposit
\$500 Maximum Deposit
Limit One CD Per Child

SPECIAL GIFT

When you open a new 12 Days of Christmas Certificate, kids 12 and under will receive a free Moonjar Savings Jar to help build future savings habits. Teenagers will receive a one year subscription to *Brass Magazine*.

HURRY! This is a limited time offer and there will be no exceptions to these parameters. Please note that you will need a child's social security number to open each certificate.

Health Savings Accounts Now Available

Take health care back into your own hands with our newest savings vehicle: Health Savings Accounts.

A Health Savings Account (HSA) is a special savings account that allows funds to be accumulated tax free to pay for current and future qualified health care expenses. To qualify for an HSA, you must be covered under a High Deductible Health Plan (ask your employer or insurance provider if you're not sure). Money contributed to an HSA is tax deferred, meaning that whoever contributes to the account does not pay income tax on that money. But even better is that if the money is used to pay qualified medical expenses, it becomes tax-exempt.

With an HSA, you do not need to use your out of pocket money to pay for your qualified medical expenses. You and only you are responsible for your HSA. If you deem the medical expense qualified, you can pay with a check or debit card from your HSA.

Make sure that the expenses you are spending are legally defined as qualified medical expenses. Save all your receipts and keep good records for the IRS as proof that the expense was qualified so that you will not owe income taxes or worse, have to pay a 10% penalty on the amount spent.

Please speak with a Member Service Representative for more information about NorthStar's Health Savings Accounts.



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 NorthStar family

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



www.northstarcu.org



Give Yourself a Present

Skip Your January Loan Payment

NorthStar knows that the holidays have a way of sneaking up on your budget. Entertaining, clothes, gifts, and travel expenses add up quickly. So, NorthStar Credit Union is allowing you to skip an upcoming loan payment (mortgage loans are not eligible).

To skip your January loan payment, complete this form and return it to the credit union by December 29th. Consider faxing it today!



SKIP-A-PAYMENT This January

X _____
Signature

_____ Date _____ Daytime Phone

_____ NSCU Member #

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

_____ Loan Number

_____ Loan Number

I hereby authorize NorthStar Credit Union to defer my installment loan payment(s) for January 2007. 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 generally does not apply to Mortgage Loans. I understand that a \$15 administrative fee applies.

● **Simply sign and return this coupon to any NorthStar office no later than Friday, December 29, 2006.**

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.

Gift Giving Just Got Easier

No matter what the occasion, when you choose to give a NorthStar Credit Union VISA Gift card, you're giving the perfect gift. That's because the NorthStar VISA Gift card gives your special someone the freedom to choose whatever they want, wherever they want.



This prepaid card (you decide the amount) is welcome everywhere VISA debit cards are accepted. All you need to do is choose the gift amount.

Giving the perfect gift couldn't be simpler. Purchase yours today by visiting the credit union.

Loan Rates

Auto Loans

New & Used Autos as low as **6.25%**

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 **6.75%**

5 Years **100%** As low as **7.75%**

7 years **85%** As low as **7.75%**

7 Years **100%** As low as **8.75%**

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

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

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

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

Variable Rate Home Equity Lines of Credit

85% LTV, \$5,000 and over, adjusted monthly
15 Years . As low as **Prime minus 1.25%**

90% LTV, \$5,000 or more, adjusted monthly
15 Years As low as **Prime plus .50%**

Unsecured and VISA Credit Card

Personal Loans as low as **10.45%**

"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.