

# NorthStar

A Monthly Publication From NorthStar Credit Union <

● February 2007

# NEWS

## FREE Checking with All the Toppings

No matter what's important to you in a checking account, you'll find it at NorthStar Credit Union. We know how important your checking account is to you. That's why we've designed our FREE Checking account to include a comprehensive selection of features to meet your needs.

With every NorthStar Credit Union checking account you will enjoy:

- **Unlimited check writing** – and no extra fees, no matter how many checks you write!
- **FREE direct deposit** – of your payroll, social security, government and other checks. You won't have to worry about your checks being lost in the mail.
- **FREE ATM/Debit Card** – Use your ATM/Debit card to check your balance, withdraw cash, or make transfers at any NorthStar CU ATM, or thousands of others within the Allpoint and STAR networks. You may also use it to make purchases anywhere MasterCard® is accepted.
- **FREE Online Banking** – Review recent transactions and account history, and even transfer money between your accounts – day or night.
- **FREE Bill Pay** – Save time and money by paying your bills electronically. No more writing checks, buying stamps, or worrying if the mail arrived on time.
- **FREE e-statements** – View your account statements online quickly and easily.
- **FREE Telephone Banking** – With NorthStar's Audio Response Teller (ART), you can access your account information from any touch tone telephone.
- **Overdraft Advance** – You never have to bounce a check again. Overdraft Advance can cover your mistakes.

Open a NorthStar Credit Union checking account by visiting any of our offices and speaking with a member service representative.



*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)



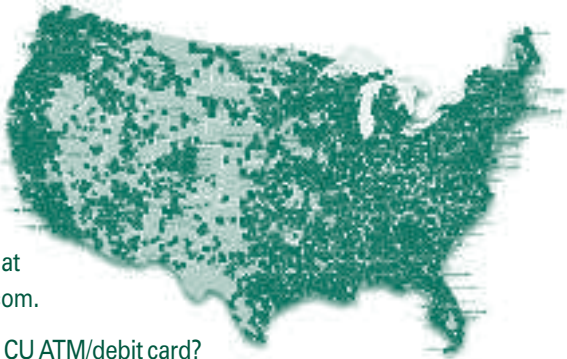
[www.northstarcu.org](http://www.northstarcu.org)

## 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. These ATMs are located in local, regional, and national retail merchants such as Target, Rite Aid, and many others.

There are over 1,230 surcharge free ATMs in Illinois – many are located near where you live and work. Find surcharge free ATMs near you by using the ATM locator at [www.allpointnetwork.com](http://www.allpointnetwork.com).



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

## Tax Refund Information

Did you know you can receive your income tax refund faster using direct deposit? When completing your income tax forms, simply enter NorthStar Credit Union's Routing and Transit Number: 271986869 and your account number. Your refund will be automatically deposited into your credit union account — typically within a few days of filing.

## Remember to IRA Before You IRS

**Just a reminder** – it's not too late to deposit funds into an Individual Retirement Account for the 2006 tax year.

Contribute up to \$4,000 in a Traditional IRA and you may qualify to deduct this deposit from your 2006 income taxes. If you're over age 50, you can contribute up to \$5,000 in your IRA.

*Ask us about our high rate Certificates of Deposit.*

For market-based IRA investment options, please contact Mike Pozzi our Investment Advisor Representative. Mike can be reached at 847-456-8716 or [pozzi@financialnetwork.com](mailto:pozzi@financialnetwork.com).



*Securities are offered through Financial Network Investment Corporation, a registered broker/dealer and member of the SIPC. Financial Network Investment Corporation is not an affiliate of NorthStar Credit Union. Mutual funds, annuities and other investments available through Financial Network Investment Corporation are not insured by the FDIC, NCUSIF or any federal government agency, are not deposits, or obligations of nor guaranteed by NorthStar Credit Union, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested.*

## 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.

## CD Special of the Month

**Flexible Term CD** - Pick your term from 13 to 60 months - \$1,000 & Higher.

**5.38% APY** Available for new funds.

**5.64% APY** Available for new funds to members with a checking account and direct deposit.

Program limited to \$2 million

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