

# NorthStar

A Monthly Publication From NorthStar Credit Union <

January 2006

# NEWS

## Happy New Year!

NorthStar Credit Union's management, staff and board of directors wishes all of our members a happy, healthy and prosperous new year. We are working on many new initiatives to better serve you in 2006. Here is a preview of what's on the way:

### Financial Planning and Investment Services

The credit union will soon have a full-time financial planner able to assist you with all of your investment needs. We hope to have this program available during the first quarter of 2006.

### Coming 2/14/06 – Overdraft Advance

It happens – our checking accounts all fall a little short from time to time. NorthStar will soon save our members the embarrassment of a bounced check with our overdraft privilege program due to kick off February 14, 2006. See the enclosed disclosure for details.

Watch for more information on these exciting changes – and more to come!

## Business Checking Accounts Now Available

Do you have a small business or know someone who does? Contact Bernie Niewoehner at 630.393.7201 ext 151 for truly personal service and for details on how SIMPLE our accounts are structured.

Let us show you how we will save you all those "customary" charges and fees your bank charges. And best of all, we have an account that will pay you – an interest bearing business checking account is available at NorthStar!

Business loans and merchant card process services for your business are also available. We're here to advise you on the options that are best for you and your business. Call us today and we will guide you through the process.



*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)

Senior Flexonics/Automotive  
Employee Branch  
300 E. Devon Ave.  
Bartlett, IL 60103  
630.837.6288  
630.837.2317 (fax)

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

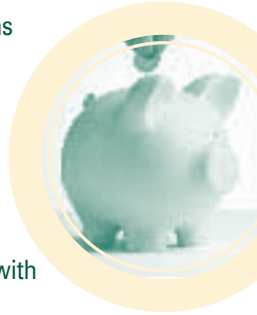


## CD Special

# 4.54% APY

**YOU CHOOSE THE TERM!** Select a term from 13 months to as long as you would like!

- \$1,000 minimum deposit
- Regular or IRA/Roth IRA Share Certificates
- Rate available for new deposits only (not money already on deposit at NorthStar Credit Union) **OR**
- Members with both a NorthStar checking account **AND** direct deposit may take advantage of this offer with new money or funds **CURRENTLY ON DEPOSIT** at NorthStar Credit Union



**We'll Match Other Rates:** If you find an advertised rate that is higher than our stated rates, we will match it (rate match available up to .25% over our regular CD rates).

**Jumbo CD – 4.79% APY**  
(\$100,000 minimum)

**Jumbo Money Market – 3.04% APY**  
(\$100,000 minimum)

These offers available only for a limited time. Rates may change without notice.

## Heartland Blood Drive

Give the gift of life. Heartland's mobile unit will be at our main office on Saturday, January 28th from 9 a.m. until 1 p.m. for our annual winter blood drive.

### Donors Get Dinner

Receive a **\$25 Dining Certificate** from Diningdough.com. The certificate is also redeemable at wine.com, KaBoom, Boca Java, Mrs. Fields, Omaha Steaks and Lobster Gram.

Walk-ins are welcome but appointments are strongly encouraged to save you time.

Please contact Elsie Waterous at 630-393-7201 ext. 200 to make an appointment.



### Holiday Closings

Martin Luther King Jr. Day ..... Monday, January 16, 2006

## Loan Rates

### Auto Loans

New & Used Autos ..... as low as **5.25%**

*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 **6.25%**

5 Years ..... **100%** ..... As low as **7.25%**

7 years ..... **85%** ..... As low as **7.25%**

7 Years ..... **100%** ..... As low as **8.25%**

10 Years ..... **85%** ..... As low as **7.75%**

10 Years ..... **100%** ..... As low as **8.75%**

15 Years ..... **85%** ..... As low as **8.25%**

15 Years ..... **100%** ..... As low as **9.25%**

### 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

Closed End Fixed ..... as low as **9.95%**

"Quick Cash" Credit Line  
(Variable Rate) ..... **10.00%**

Overdraft Protection Loan  
(Fixed Rate) ..... **15.00%**

VISA Gold  
Fixed Rate, No Annual Fee, 25 Day Grace Period,  
No Fee Cash Advance ..... **11.90%-14.9%**

VISA Platinum  
Fixed Rate, No Annual Fee, 25 Day Grace Period,  
No Fee Cash Advance ..... **8.9%**

### Small Business Loans

Programs tailored to the needs of your business.  
Contact *Bernie Niewoehner* at 630.393.7201 ext. 151.