

NorthStar

A Monthly Publication From NorthStar Credit Union <

July 2006

NEWS

NorthStar Now Offers Professional Financial Planning and Investment Services

NorthStar CU always has your best interest in mind when it comes to offering you ways to help you manage your money and plan for the future. That's why we invite you to take advantage of NorthStar CUs new personal financial management service we offer in cooperation with Financial Network.

Designed exclusively for credit union members, NorthStar CU offers various insurance and investment programs through Financial Network that complement traditional credit union savings plans. These include:

- **Retirement planning**
- **College funding**
- **Estate planning and asset management**
- **401k/pension rollovers**
- **Insurance planning**
- **Long-term health care**
- **Mutual funds and annuities**
- **Stocks and bonds**
- **Life insurance**
- **Trust Services**

Mike Pozzi, our NorthStar CU Representative is located at our main branch every Friday. He is also available to meet with you on other days by appointment (including evenings and weekends). Mike will work with you at

no charge to create a personal financial blueprint you can follow to work toward financial goals.

Consider taking advantage of this service today!
You can call Mike Pozzi at 630-821-7265 or
847-456-8716 (cell) to schedule an appointment.

Investments are not deposits; not NCUSIF insured; not insured by any federal government agency; and not guaranteed by the credit union. May go down in value.

● Solar Energy Workshop

With rising energy costs, more and more builders and homeowners are considering the use of solar energy. NorthStar Credit Union has arranged to host a Solar 101 Workshop presented by the Illinois Solar Energy Association (ISEA).

The Solar 101 Workshop will be presented at NorthStar Credit Union on Saturday, August 12th beginning at 9:30 a.m. The Illinois Solar Energy Association requires a workshop fee of \$60 which includes a basic ISEA membership.

To register for this event, or for more information about the Solar 101 Workshop, please visit

www.illinoisolar.org/workshops.



Focused on your future.

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“What the Large Print Giveth, the Small Print Taketh Away”

-Karen Riha, NorthStar CU Member Service Representative

Karen has it right! You’ve all received the promotions and seen the ads from the large, mega banks and the predatory home lenders. Each offer lists the institution as the industry leader providing outstanding rates with terrific service.

So, where can you find the truth? Where can you see the real difference between these banks and NorthStar Credit Union?

The answer may well lie in the fine print!

Let’s compare a recent ad from Chase (the self-proclaimed “#1 Home Equity Lender”) with NorthStar Credit Union. Chase advertised “Great Variable Rates...as low as prime minus .26%” with “No closing costs...no application fees or title fees, nothing”. Sounds great, until you carefully review the disclosure. Take a look at the NorthStar difference:

Financial Institution	Chase	NorthStar Credit Union
Product	Home Equity Line Ad <i>(as of June 21, 2006 Prime Rate is 8%)</i>	Home Equity Line of Credit <i>(as of June 21, 2006 Prime Rate is 8%)</i>
Variable Rate	7.74% APR to 12.75% APR	7.5% APR to 10.0% APR
Amount Financed	\$50,000 to \$350,000	\$5,000 to \$500,000
Loan to Value	Up to 80%	Up to 85%
Early Account Closing Fee	The lesser of 1% of line amount or \$400 if closed within 36 months	None

At NorthStar, we never use confusing fine print to hide the truth. You know what you get from us – and that is, and always will be, an up-front deal designed in the best interest of our member-owners.

No Power, No Phones – THANK YOU to Our Terrific, Understanding Members

On June 19th, NorthStar Credit Union was affected by a lengthy power outage in the Warrenville area. While the credit union is fully prepared to deal with such events, this outage severely damaged our phone system – and limited our ability to service our members.

Luckily, we were in the process of testing a brand new phone system. So, we turned to this new system a little earlier than expected to restore all telecommunications. We greatly appreciate the patience of our members as we continue to work out some of the bugs in this new system.

Unfortunately, some voice mail messages left in our old system were lost. If you have not heard back from a staff member, this may be the reason why. Please give us a call back and we will provide assistance as soon as possible.

WECO Branch Hours

Effective July 1, 2006, the WECO Branch will be open as follows:

M, T, W, Th	8:30 a.m. – 5:00 p.m.
F	8:30 a.m. – 5:30 p.m.
S	8:30 a.m. – 12:30 p.m.

These hours of operation will now be the same as NorthStar’s main branch hours.

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 .50%**

90% LTV, \$5,000 or more, adjusted monthly
15 Years As low as **Prime plus 1.50%**

Unsecured Loans

Closed End Fixed as low as **10.45%**

“Quick Cash” Credit Line
(Variable Rate) **11.00%**

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

Small Business Loans

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

Holiday Closings

Independence Day Tuesday, July 4, 2006

Labor Day Monday, September 4, 2006