

NorthStar

A Monthly Publication From NorthStar Credit Union <

● June 2005

NEWS

Get the FACTs About Your Credit

The Fair and Accurate Credit Transactions (FACT) Act guarantees, among other things, that every consumer can have a free yearly look at his credit record. The three major credit reporting bureaus (Equifax, Experian and TransUnion) have joined forces to offer a one-stop free credit report center.

AnnualCreditReport.com allows you to request, view and print one, two or all three of your free credit reports quickly via a secure web site. You can also request the report by phone or mail (these will be processed within 15 days of receipt).

● Internet address: **www.annualcreditreport.com**

● Toll-free number: **(877) 322-8228**

● Mailing address: **Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281**

Annualcreditreport.com is the **ONLY** approved site for requesting your credit reports. Don't give your personal information to another site with the intent of ordering your free annual credit report.

AnnualCreditReport.com is the only federally mandated site for consumers to obtain free copies of their credit reports from all three credit bureaus.



● Credit Monitoring

Once you review your free credit report, you might want to utilize a credit monitoring service. NorthStar is working with TrueCredit to provide a valuable credit monitoring service to credit union members. Once you enroll for this service, you will receive a 3-in-1 credit report and your credit score. In addition, you will receive weekly credit alerts by e-mail so you can watch for fraudulent activity and credit inquiries. Watch for more information on TrueCredit Credit Monitoring.

● Understanding Your Credit

NorthStar Credit Union's representatives will be happy to go through your credit reports with you. We can explain what they mean and help you identify ways to improve your overall credit score.

Your financial well-being is very important to us and we're ready to help you. Give us a call at 630-393-7201 or visit any NorthStar CU location for more information or to schedule an appointment.

Improve Your
Credit Score
Ask us how.



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)

11901 S. 80th Avenue
Palos Park, IL 60464
708.448.8656
708.448.4742 (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



NorthStar Organizes Stroke Screenings

Diagnostic Health Services will be at NorthStar's Warrenville facility on July 15th and 16th to perform stroke screenings.

A stroke screen is a quick, inexpensive and non-invasive process using ultrasound technology to scan your neck and abdomen for plaque build-up, possible blockages, and aneurysms. Highly trained technologists from Diagnostic Health Services will perform the stroke screen and all results will be reviewed by a board-certified physician. Test results will be mailed to you within a few weeks of your stroke screen.

Surprisingly, half of all stroke victims have no warning signs before the stroke occurs. Anyone can get a stroke screen. People who smoke, are overweight, or have high blood pressure or cholesterol and people with an immediate family history of heart disease or stroke are most at risk of a stroke.

Appointments are required. Please call us to set up a 20-minute appointment on July 15th or 16th. The stroke screen costs \$130 (similar tests can cost up \$1,300 so take advantage of this opportunity now).

Auto Buying Resources

You know NorthStar Credit Union is ready to help you finance your next vehicle. But, did you also know that we can help you buy your next vehicle at the best possible price AND help you protect your investment.

Here are a few resources that are available to NorthStar members:

- **Crossroads Chevrolet** – The Credit Union has a special relationship with Crossroads Chevrolet. Members receive a number of benefits including a no hassle, no haggle buying experience, 10% off parts and service, shuttle service, and annual hand wash/wax and carpet cleaning. Check out the following great offer from Crossroads Chevrolet!



Buy a Buick LaCrosse with MSRP of \$23,625 for only \$20,537.20!*
Only \$387.40* per month after your NorthStar discount and factory rebates.



Call Brian Caldwell at 630-231-3122 for more information about NorthStar Member Benefits at Crossroads Chevrolet.

- **CarQuotes®** – Save time and money and get the best deal! Get a low pre-negotiated price quote on your next vehicle by visiting our web site at www.northstarcu.org and clicking on the CarQuotes® icon.
- **GAP Protection** – GAP insurance covers the difference between what you owe, compared to what the vehicle is worth in case it is totaled for ANY reason.
- **Mechanical Breakdown Insurance** – Compare the cost of a vehicle warranty through NorthStar CU with what it would cost at the dealer. Get the warranty coverage you need and save a few dollars.
- **Credit Protection** – NorthStar Credit Union offers credit life and disability insurance to make your loan payment for you in the event of unfortunate circumstances. Protect your family from unnecessary financial burdens.

Please contact us with any questions about these terrific services.

*Plus tax, title, license, doc. fee. APR based on using NorthStar Credit Union with approved credit. 60 months @ 4.90% APR.

Loan Rates

Auto Loans

New & Used Autos as low as **4.65%**

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 **5.50%**

5 Years **100%** As low as **6.50%**

7 years **85%** As low as **6.50%**

7 Years **100%** As low as **7.50%**

10 Years **85%** As low as **7.00%**

10 Years **100%** As low as **8.00%**

15 Years **85%** As low as **7.50%**

15 Years **100%** As low as **8.50%**

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 **8.70%**

"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. 152.

