

NorthStar

A Monthly Publication From NorthStar Credit Union <

June 2006

NEWS

Help Bag Hunger!

Is hunger really an issue here at home? In our communities, sadly, the answer is YES! Each year nearly 35 million Americans are threatened by hunger – including 13 million children. NorthStar Credit Union is teaming up with the Northern Illinois Food Bank to make a difference and “Bag Hunger”.

The Northern Illinois Food Bank provides food assistance to over 37,400 people each week through a network of more than 520 nonprofit food pantries, shelters, soup kitchens, and kids’ feeding sites in 13 northern Illinois counties.

Visit NorthStar Credit Union from June 5th through June 30th and join the fight against hunger. Hungry neighbors need the help of compassionate people like you to make a difference in their lives.

A \$1.00 donation will provide 9 pounds of food for a hungry neighbor in your community!

Cash donations will be collected to fight hunger at all four NorthStar Credit Union locations. In addition, our main office in Warrenville is also accepting non-perishable food donations. Help us bag hunger with your donation!

For more information, please call the credit union at 630.393.7201.



Focused on your future.

Audio Response Teller | 630.393.7201 ext. 222
Outside Chicagoland | 800.983.6828
Audio Response Teller | 888.983.2424

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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)



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



Solar Energy 101

Have you ever thought about a solar energy system for your home, condominium, investment property, business, school or community?

Do you want to get information about how solar energy systems work – and specifically how they work in Illinois?

Would you like to compare types of solar energy systems, their costs, economics and incentives?

In response to this growing need, NorthStar Credit Union has arranged to host a Solar 101 Workshop presented by the Illinois Solar Energy Association (ISEA).

Solar 101 will enable you to make informed decisions on the benefits of solar energy systems in Illinois and show you how they save money, reduce pollution and provide economic value. Solar 101 is valuable to home owners, business and investment property owners, contractors, design professionals, and public and non-profit sector officials.

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.

Attention VISA Card Holders

NorthStar Credit Union is making some exciting new changes to our VISA cards. Effective July 28, 2006 we will become associated with Elan Financial Services – bringing great new features to our low rate cards – including a new Select Rewards program!

- Earn one reward point for every dollar in new purchases you charge on this card – up to 2,500 points per billing cycle
- Redeem these points for free travel, exciting merchandise, gift cards/certificates and more!
- Or, apply your points towards a purchase of your choice

Watch for a letter being mailed to you with more information about these new card enhancements.

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 **5.75%**

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 and VISA Credit Card

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

"Quick Cash" Credit Line

(Variable Rate) **10.75%**

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.

Holiday Closings

Independence Day Tuesday, July 4, 2006