

NorthStar

A Monthly Publication From NorthStar Credit Union <

● June 2007

NEWS

Don't Touch that Great Mortgage Rate!

NorthStar Credit Union introduces a new Home Equity Line of Credit to help you with home improvements, college expenses, or whatever your needs are.

- Your excellent credit score gets you as low as **Prime minus 1.50%** (currently 6.75%).
- Take **loan advances** as you need them!
- Draw on your line of credit for 10 full years.
- The repayment term will **ALWAYS** be calculated on a 15 year term to keep your payment low.

Ask about our new Home Equity Program!

NorthStar's Home Equity Line of Credit gives you pre-approved access to money whenever you need it, for any reason! Stop by any one of our branches or call for our terrific rates!

· The floor rate is 5% · Fee Reimbursement Provision applies for closing the line within 36 months.



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 **NorthStar** family

528 Main Street
West Chicago, IL 60185
630.876.5519
630.876.3361 (fax)



www.northstarcu.org

TENT EVENT
USED AUTO SALE

SATURDAY, JUNE 16, 2007

NorthStar Credit Union Members:
Get Rates As Low As **5.90% APR**
Plus, Get A \$250 Gas Card!
Upon Used Vehicle Purchase.

Glen Ellyn, IL Naperville, IL
395 Roosevelt Rd. • (866) 855-5452 400 Fort Hill Dr. • (888) 296-6396

Call (630) 393-7201 to get pre-approved TODAY!

Loan Rates

Auto Loans

New & Used Autos as low as **6.50%**
*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 7.25%
5 Years.....	100%As low as 8.25%
7 years.....	85%As low as 8.25%
7 Years.....	100%As low as 9.25%
10 Years.....	85%As low as 8.75%
10 Years.....	100%As low as 9.75%
15 Years.....	85%As low as 9.25%
15 Years.....	100%As low as 10.25%

Variable Rate

Home Equity Lines of Credit

85% LTV, \$5,000 and over, adjusted monthly
15 Years...As low as **Prime minus 1.50%**

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

Unsecured and VISA Credit Card

Personal Loans as low as **10.75%**
"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.

We Do Home Mortgages!



We have a new mortgage officer on staff, Jennifer McGinnis, to help with your mortgage needs! She can be reached at 630.393.7201 ext 220. Call today to discuss your situation and Jennifer will be happy to help you through the mortgage options or begin the pre-approval process. She will be there with you every step of the way!

Upcoming Events:

- July 12th:** Heartland Blood Centers mobile unit in our office parking lot
3 S. 555 Winfield Rd., Warrenville
Thursday 8 am - 10:30 am
- August 4th and 5th:** Warrenville Summer Daze