

NorthStar

A Monthly Publication From NorthStar Credit Union <

● May 2005

NEWS

34th Annual Meeting Held

The NorthStar Credit Union Annual Meeting took place on April 26, 2005 at the main office. As usual, credit union members, staff, management and board of directors came together to discuss credit union operations for the previous year. We also reviewed the credit union's strong financial condition.

During the meeting, the following people were elected to NorthStar Credit Union's Board of Directors:

* Bruce Bragg, Chairperson	Mario Bilbao	Jerry Katzman
Robert Foguth, V. Chairperson	* Michael Breidenbach	Greg Truex
Cherylyn Bradley, Secretary	Lloyd Fredendall	Jill Versace
* Robert DePaul, Treasurer	* Joe Joseph	

*Board members elected to new three year term.

Please contact us if you would like a copy of the 2004 Annual Report.

Spring is in Full Gear

Have you watched any TV lately? It's hard to miss all those automobile commercials! Check with NorthStar Credit Union before purchasing your next vehicle.

We can help you with our CarQuotes[®] buying services or give you a quote on an extended warranty or GAP insurance. And, of course, we can provide you with great loan rates and convenient repayment terms.

Tax season is over – and now you may be thinking about how to structure your finances this year to make the most of your dollars. If you have credit card debt or high rate auto loans out there – we can help you get on the right track. Our focus is our members' financial well-being. We'll help you make smart decisions about your finances.

Whether you are thinking about buying a new home or what needs to be done with the old one, call us. We have different home loan programs to get the job done.

E-Services Make It Easy

Be sure to sign up for the following electronic services to save time and effort:

- **E-Statements:** Get your monthly statement within a couple of days of month end. No more paper to file. Six months of past statements are available as well.
- **Online Banking:** Check account balances. Verify cleared items. Transfer funds between accounts. And MORE! All available 24/7.
- **Bill Pay:** A breath of fresh air compared to the mundane task of paying bills. Set up your payees and then you're just a few clicks from getting that monthly task completed. It's quick, easy and secure!

Enroll for any of these services by visiting our web site at www.northstarcu.org. Surf on over!

www.northstarcu.org



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

www.northstarcu.org



Spread the Word

- and Earn \$25

MEMBERSHIP PAYS \$
PASS IT ON.

A new member was recently referred to NorthStar CU in a rather unusual way. This individual went to his local bank for a vehicle loan, but wasn't satisfied with the interest rate.

One of our existing members overheard the conversation and told the gentleman to contact her credit union – NorthStar Credit Union – and even gave him a contact name and our phone number! This person visited the credit union, opened an account, and decided to get his vehicle financed through NorthStar Credit Union.

We would love to know who referred this new member so we could thank them with a \$25 BP Gas Card!

Stories like this prove that NorthStar Credit Union lives true to our motto – People Helping People. It is great to know that the cooperative spirit of credit union members is alive and well.

We encourage you to refer new members to the credit union. If they let us know you told them about us, we'll reward you with a \$25 gas card as well.

Business Services Now Available

Small business owners can now take advantage of credit union membership. Call Bernie Niewoehner at 630-393-7201 ext. 151 and learn about the credit union difference. Our business programs are tailored to your needs – not the other way around.

● Six Flag Tickets Available

The credit union is again offering discounted Six Flags Great America tickets to our members – including the new attraction Six Flags Hurricane Harbor!

These tickets are on sale at all of our branches.

	Main Gate	Our Price
Adult	\$46.34	\$33.50
Under 5'4"	\$30.89	\$29.50
Two Day	\$56.64	\$49.00
Season Pass	\$89.99	\$79.99 + tax



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%

