

# NorthStar

A Monthly Publication From NorthStar Credit Union <

● May 2007

# NEWS

## Who Owns Your Financial Institution?

Does anyone know the future of LaSalle Bank? A few weeks ago, ABN Amro (the current owner of LaSalle Bank) announced a pending sale to Bank of America. Then, in a recent development, the Royal Bank of Scotland offered to pay even more for LaSalle Bank, leaving ABN Amro stockholders to decide the ultimate future of LaSalle Bank.

This decision will affect hundreds of thousands of customers – yet the decision of which company will ultimately own LaSalle Bank is based merely on profits. It doesn't matter what's best for LaSalle Bank's customers; only its stockholders.

### How is NorthStar Credit Union different?

- *NorthStar CU is a not-for-profit financial institution.* Profits are returned to members in the form of higher savings rates, lower loan rates, reduced fees and expanded services.
- *There are no stockholders.* You and each of our members own the credit union.
- *We are governed by a volunteer board of directors* who work to ensure the credit union serves all of our members' financial interests.
- NorthStar Credit Union is "*Focused on Your Future*". We are truly concerned about you and your family, the communities that we serve, and the companies who sponsor us. We do not exist to generate profit for Wall Street.

As you hear more of the impending LaSalle Bank sale, listen for how the transfer will affect the bank's customers. You'll hear about how many branches and ATMs are involved, you'll hear about how many employees may be laid off, you'll even hear about Chicagoland market share – but you may never hear what's best for individual account holders and their families.

Tell your friends, neighbors and co-workers about the NorthStar Credit Union difference. We have no stock to sell or profit to make, but they can reap all the rewards of membership by opening an account today.



*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  family

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



[www.northstarcu.org](http://www.northstarcu.org)

## Mike Pozzi Provides 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 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 available at our main branch every Thursday and Friday afternoon. 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! Call Mike Pozzi to schedule an appointment at 630-821-7228.

*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.*

## Car or Truck. New or Used. Economy or Luxury. Make Your Choice and Finance with the Credit Union

NorthStar Credit Union is still the best place to get your next auto loan. With a credit union auto loan you can be assured of getting a terrific rate. Best of all, we'll be there with excellent member service to help you with all of your banking needs.

Automobile manufacturers are continuing to offer large cash rebates. By combining the rebate with a low-rate NorthStar CU auto loan, you may pay less for a new vehicle than you've ever imagined.

We'll even help you negotiate the best price for your next vehicle. Visit our web site at [www.northstarcu.org](http://www.northstarcu.org) and look for the **Vehicle Buying Resources** at the bottom of the home page. CUDL AutoSmart provides extensive information about new and used vehicles and even enables you to build your next automobile and get accurate pricing information. CarQuotes® also provides automobile research tools and has arranged pre-negotiated, no-haggle pricing with an extensive network of car dealers. Finally, Enterprise Car Sales can help you get a great deal on a high quality used vehicle.

Shop for your vehicle wherever you want. Just come to NorthStar for the financing.

## Your E-Statement was Available a Week Ago

NorthStar Credit Union offers e-statements at no charge. Sign up for e-statements and enjoy the following benefits:

- **FASTER DELIVERY** – your e-statements are available within the first few days of each month
- **SAFE AND SECURE** – don't fall prey to identity thieves stealing financial information from your mailbox. Your e-statements are protected by the latest technology and security techniques.
- **CONVENIENT** – Retrieve your e-statement from any computer with internet access – 24 hours a day, 7 days a week. Print or save your e-statement to your computer.
- **EASY** – E-statements are easy. Sign up at [www.northstarcu.org](http://www.northstarcu.org) and try them out. Don't worry, if you aren't completely satisfied you can always switch back to receiving a paper statement by U.S. Mail.

## 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 .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.