

# NorthStar

A Monthly Publication From NorthStar Credit Union <

October 2006

# NEWS

## Forrester Research and *Reader's Digest* Agree - Credit Union Members Reap Benefits

### ● Consumer Satisfaction

Forrester Research recently asked consumers to rank their primary bank, investment firm, and insurance company in two categories: value delivered and service provided.

*Credit Unions were at the top of the list in both categories!*

The report praised Credit Unions for consumer advocacy. In fact, Credit unions ranked higher in customer advocacy than all other banks, securities firms, and insurance companies. NorthStar Credit Union, like other credit unions according to the report, strives to do what's best for its members, not just the bottom line.

NorthStar Credit Union understands that improving our members' financial well-being will lead to continued growth and success for our credit union. Profit is NOT the driving force behind our products, services, rates, fees, or daily operations.

### ● Savings and Loan Rates

*Reader's Digest* told its readers in September 2006 to join a credit union. Why? To get a higher return on deposits and lower rates on loans.

The article pointed out that the average interest rate on a credit union money market account was .75% higher than the bank average while a credit union's credit card interest rate was nearly 3 points lower than a bank-issued card!

## \$25 - Yours for the Taking

Let your family, friends and co-workers know about what Forrester Research and *Reader's Digest* say. Higher savings rates, lower loan rates and outstanding member service combine to make NorthStar Credit Union the best financial institution in the area.

As our thank you, whenever a new member joins the credit union and lets us know that you sent them - we'll give you a \$25 BP Gas Card. Call us for the details.

**MEMBERSHIP** **PAY** \$  
PASS IT ON.



*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)



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Employee Branch  
150 Warrenville Road  
Naperville, IL 60563  
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630.420.4847 (fax)



Senior Flexonics/Automotive  
Employee Branch  
300 E. Devon Ave.  
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# Get that Monkey Off Your Back!



Debt. It has a way of piling up. You may find yourself carrying high rate credit card balances from month to month. Or, you may be burdened with your mortgage or rent payment, utility bills, healthcare expenses, car loans, and more.

Clearly, all of us are capable of managing some level of debt. But, sometimes our debt can pile up too fast, making us live from paycheck to paycheck and eliminating our ability to save for the future. Unfortunately, this can negatively affect our credit rating – causing loan and credit card rates to increase while damaging our ability to pay these bills.

NorthStar Credit Union can help! Our financial professionals can help you review and understand your credit report. We can recommend ways to get back in control of your finances and reduce your debt – PERMANENTLY! Best of all, we will meet with you personally and help you better manage your debt AT NO CHARGE!

Schedule an appointment today.

## Credit Union National Emergency Information System

We've all seen the horrors of natural and intentional disasters. These types of large-scale tragedies wreak havoc on our ability to communicate. To make matters worse, at these times you need access to your money – even though you don't even know the status of your credit union.

NorthStar Credit Union, in conjunction with CUNA and the Illinois Credit Union League, is participating in the Credit Union National Emergency Information System. Credit Union members will be able to dial a toll-free number - 1-877-CULOCATE - to receive information about the status of a credit union affected by a crisis.

Using this system, you will hear a pre-recorded message with information on how to contact NorthStar Credit Union or an indication that the credit union is not in a crisis situation.

## Certificate Special

Earn a GUARANTEED high rate of return on a short-term investment with NorthStar Credit Union.

**- 6 Month Term -**

**5.92% APY**

Available for new funds.

**6.14% APY**

Available for new funds to members with a checking account and direct deposit.

**Please note:**

**This rate will only be available for a limited time. Offer limited to a total of \$1,000,000 in deposits.**

## Loan Rates

### Auto Loans

New & Used Autos ..... as low as **6.25%**

*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 1.25%**

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) ..... **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.