

YOU MAKE THE DECISION

**We Did the
Research**



	NORTHERN STAR	BANK OF AMERICA	BB&T	WACHOVIA	CHASE
FIXED RATE	YES	NO (VARIABLE)	NO (VARIABLE)	NO (VARIABLE)	NO (VARIABLE)
PURCHASE APR	10.99% As Low As	Prime Rate Plus 7.74% to 16.74%	Prime Rate Plus 4.9% to 10.9%	Prime Rate Plus 2.99% to 13.99%	Prime Rate Plus 8.99%
CASH ADVANCE APR	10.99% As Low As	Prime Rate Plus 20.99%	Prime Rate Plus 4.9% to 10.9%	Prime Rate Plus 16.40%	Prime Rate Plus 15.99%
BALANCE TRANSFER FEE	NONE	4% of Amount (MINIMUM \$10)	3% of Amount (MINIMUM \$10)	3% of Amount (MINIMUM \$10)	3% of Amount (MINIMUM \$5)
CASH ADVANCE FEE	NONE	4% of Amount (MINIMUM \$10)	3% of Amount (MINIMUM \$10)	4% of Amount (MINIMUM \$5)	3% of Amount (MINIMUM \$10)

* Information on rates gathered from credit card terms and conditions posted on the respective websites as of December 2009. Rates quoted are annual percentage rates.

ALL OF THIS AND A **7.99% FIXED RATE**
APR
on Balance Transfers Until **2012***

YOU MAKE THE **DECISION ...**

IF YOUR CREDIT CARD RATE IS **NOT FIXED**

IF YOUR CREDIT CARD **APR IS HIGHER** FOR A CASH ADVANCE

IF YOUR CREDIT CARD **CHARGES A FEE** FOR BALANCE TRANSFERS &
CASH ADVANCES

THEN YOU HAVE THE **WRONG CREDIT CARD**

Apply for a Northern Star Visa and cut credit card rates with a low rate of **7.99% APR*** until **December 31, 2011** on all balance transfers. An interest rate as low as **10.99% APR*** will apply to all other purchases made with your Northern Star Visa with no annual fee.

To apply, call Loan 24 today at 757-487-3474, or apply online at www.nstarcu.org. What are you waiting for ?

Transfer Rate 7.99% APR	Purchase Rate as low as 10.99% APR Fixed
<p>* APR stands for "Annual Percentage Rate". Interest on any other transactions with your VISA card will be calculated based on your regular rate, subject to credit approval. Minimum of \$2500 in transfer balances required. Transfers must occur by December 31, 2010. After December 31, 2011, your transfer balance rate will increase to the regular rate. Actual credit limit and rate will be based on credit worthiness. Membership required. Offer does not apply to existing Northern Star Credit Union loans or lines-of-credit.</p>	