Contents

Chairman’s Report 4
CEO/President’s Report 6
Management Team 9
New Branch Location 11
Balance Sheet Comparison 14
Income Statement Comparison 15
Membership Report 16
Credit Committee Report 17
Supervisory Committee Report 18
Independent Auditor’s Report 19
NorthStar in the Community 20-21
Locations & Hours 23
Our Mission, Our Values

Our commitment is that NorthStar will be the clear choice for financial services of those who live or work in the communities we serve. We will accomplish this by offering products tailored to the individual needs of our members. Our first and utmost core value is total member satisfaction. It is the cornerstone upon which our credit union is built. Our member-owners come first in all we do.

We will serve our members with courtesy and respect, and conduct ourselves with honesty and integrity at all times.

We will listen to the needs of our members and continually seek ways to improve and enhance our products and services.

We will develop and maintain efficient and effective ways to deliver our services and conduct our internal operations.

We will evaluate and implement advanced technology when it brings value to our members and improves organizational efficiency.

We recognize that the quality of the people we employ is what will continue to set us apart from our competition. As such, we will only employ people who share these principles and who have a genuine desire to help others. In return, we will provide an environment that promotes teamwork, fosters employee development and rewards outstanding performance.

We help people achieve financial success.

“NorthStar took a chance on us when no-one else would. Now, as our credit score rises, we have two loans with you and are moving all of our banking services to NorthStar!”

- Bonnie F.
Joe Joseph,
Report of the Chairman

With the help of our knowledgeable, dedicated, and hard-working Staff, Management, and Directors I am confident the goals we set for the future will be attained.

Current credit unions do not look anything like the ones that existed during the inception of the credit union movement more than a hundred years ago. Whereas the original credit unions pooled money solely to lend out to needy members, the modern credit unions are full-service financial institutions. They are also subject to strict government regulations and controls. Operating a credit union now-a-days is a daunting task.

To be successful credit unions have only a few basic options left to pursue: 1) to dramatically increase the loan portfolio, 2) to increase the capital base by organic growth and/or mergers, and 3) reduce expenses. I am pleased to report that, considering the headwinds we face, NorthStar has been performing quite well in all three categories, thanks to the unrelenting efforts of the Employees and Directors. I wish to thank all of them for another successful year.

I am happy to report that for the past three years, we have consistently received the highest possible ratings from state and federal examiners. This was possible by the combined efforts and dedication of our employees and the Board of Directors. I would like to thank all of them. I would also like to thank our 15,109 member-owners for the continued support you have given us over the years. We are proud to serve to your financial needs.

Although NorthStar provides tremendous value in financial management in our operating area, we have to strive harder to maintain that by diligently executing our strategies and growing the balance sheet. Some of the highlights of our achievements during the past year include:

- We continue to enjoy the highest possible Member satisfaction, as shown by surveys and testimonials.
- Net Capital/Asset Ratio of 12.05%, indicating a financially sound credit union.
- We received the highest possible rating from the state and federal examiners.
- We maintain dividend rates among the top in our market area for all deposit categories.
- We continue to be very active in the community through various local events and organizations.

In keeping with our goal of providing the best service possible to our membership, we have begun the process for building a new branch office in Aurora. We expect the facility will be operational by the end of this year.

For 2019 and beyond, our main goal is to continue to improve our financial performance, thus achieving the most important goal of the Credit Union, which is to maximize the benefits to our Membership. With the help of our knowledgeable, dedicated, and hard-working Staff, Management, and Directors I am confident the goals we set for the future will be attained.

Respectfully submitted,

Joe Joseph
Chairman, NorthStar CU Board of Directors
### 2018 Performance

<table>
<thead>
<tr>
<th></th>
<th>12/31/2017</th>
<th>12/31/2018</th>
<th>% CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Loans</td>
<td>$132,876,794</td>
<td>$137,647,748</td>
<td>3.59%</td>
</tr>
<tr>
<td>Member Deposits</td>
<td>$144,218,428</td>
<td>$146,702,550</td>
<td>1.72%</td>
</tr>
<tr>
<td>Net Capital</td>
<td>$19,433,157</td>
<td>$20,452,711</td>
<td>5.25%</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$167,243,081</td>
<td>$169,802,213</td>
<td>1.53%</td>
</tr>
<tr>
<td>Total Unique Members</td>
<td>14,787</td>
<td>15,109</td>
<td>2.18%</td>
</tr>
</tbody>
</table>

Pictured above: Chairman Joe Joseph delivers opening remarks at the 2018 annual membership meeting.
I am pleased to report that 2018 was another very good year for NorthStar! By the numbers, we saw loans to members increase to $137,674,748 (a 3.6% increase), member shares increase to $146,703,550 (a less than ideal 1.72% increase, however when backing out non-member shares, our organic growth rate was 2.2%), and total equity capital grew to $20,452,711 (a 5.25% increase) placing our net capital to asset ratio at 12.05%.

Net income from operations came in at $1,316,133 (73bps), and net income after non-operating items came in at $933,530, (55 bps). We are particularly proud that the net income numbers were attained after a 26.7% increase in dividends paid to members, putting our return to the members at 13.2% above our peers. All-in-all a very good year for our members and the organization!

Being cooperatively owned, we have no stockholders, or other type of outside owners to enrich, allowing us to apply a 100% focus on serving you, your friends, neighbors, and family members’ financial needs. NorthStar exists for the single purpose of providing an honest and fair value proposition.

New Branch Location
A good portion of 2018 was focused on the development of a design and budget plan for our new branch in Aurora at the corner of New York St. and Asbury Drive (just west of Eola Road). We are pleased to announce that we have very recently begun construction of that facility.

We are embarking on this building project in order to support our long term viability and stability through new member growth. We believe this location in particular, and the City of Aurora in general will provide us with strong opportunities for growth. We have been operating a small branch in an adjacent strip mall since the 2016 merger with the Oak Trust Credit Union which has shown positive growth the past couple of years, and we believe this investment will continue that momentum. Additionally, for those of you who visit the Warrenville office, you are probably aware that we are overcrowded as far as workstations, so this branch will allow certain staff members to be relocated to the new facility.

Your Financial Success
Last year, we learned some alarming facts1 from the Federal Reserve:

• 40% of American’s are unable to pay for a $400 emergency expense without borrowing or selling something.
• 33% of American’s are unable to pay their bills or are one modest financial setback away from financial hardship.
• 25% of American’s have no retirement or pension savings.
We sincerely hope that as a member of the NorthStar family you have the confidence and trust that we are always in your corner when it comes to making decisions to help you achieve financial success. Our leadership team is continually evaluating our products, services and technology to provide you the tools and guidance you need to reach your goals. Additionally, our staff participates in ongoing training in order to provide you judgment-free guidance when you need it most.

From the major milestone moments in life, to the day-to-day financial challenges you experience, all of us at the credit union are here for you. We welcome you to reach out anytime!

In closing, and as always, it is a pleasure to serve you and I’d of course like to thank our very hard working staff, supportive Board of Directors, and most importantly, YOU, our members!

Thank you for choosing NorthStar,

Lloyd M. Fredendall, President & CEO

The 2018 Annual Meeting was held at Arrowhead Golf Course on April 26, 2018.

Below: Lloyd M. Fredendall, president and CEO of NorthStar Credit Union addresses members at the 2018 Annual Membership Meeting. In total, 59 members representing $1,769,773 share balances attended. Guests enjoyed heavy appetizers, cocktails and networking prior to the meeting. The credit union surprised members after the meeting by raffling off several gift cards and a 5-pack of tickets to an upcoming Chicago Cubs game.

From the major milestone moments in life, to the day-to-day financial challenges you experience, all of us at the credit union are here for you.

Our Team

Our team is comprised of highly motivated individuals with the skills, abilities, and heart we seek to provide a superior member experience and ongoing service within our communities.

We now employ over 40 staff members among our 5 branch locations.

In 2018, we rolled out a new training initiative for all of our employees. Wednesday morning between the hours of 8:30 a.m. and 10:00 a.m. all branch locations were closed and dedicated to staff improvement and development. This change enabled our employees to focus on learning more about our products, services and procedures in order to provide you a better member experience.

To close out the year, we surveyed our membership on their overall experience and loyalty. Special thanks to everyone that participated in the survey! We were delighted to achieve a 67.88 Relational Net Promotional Score compared to the national average of 37 in Retail Banking and 61 in Credit Unions.

Generally speaking, it appears that we are doing something right. However, we are committed to ongoing education in 2019 and beyond in order to serve you best!

Join our team! Check out NSCU.org/careers for a listing of current openings.
The credit union is lead by a group of highly experienced and dedicated financial professionals. Each of our vice presidents specialize in a unique area of the credit union’s business to ensure you continue to receive the very best member value and service.

Meet our Leadership Team

Bernie Niewoehner  
Executive Vice President

Meet Bernie, our Executive Vice President. He has been with NorthStar since 1999 and has 27 years of credit union experience.

Lisa Kleven  
Vice President, Lending

Meet Lisa, our VP of Lending. She has been with NorthStar since 2000 and has 37 years of credit union experience.

Cristen Austgen  
Vice President, Marketing & Member Experience

Meet Cristen, our VP of Marketing & Member Experience. She has been with NorthStar since 2012 and has been in the financial services industry for over 22 years.

Luz Castello  
Vice President, Operations

Meet Luz, our VP of Operations. She has been with NorthStar since 1998 and has been in the financial services industry for over 30 years.

Join our team! Check out NSCU.org/careers for a listing of current openings.
“In keeping with our goal of providing the best service possible to our membership, we have begun the process for building a new branch office in Aurora. We expect the facility will be operational by the end of this year.” - Joe Joseph, Chairman
Our Aurora branch is currently located in a stripmall at 444 N. Eola Road just North of the New York Street intersection. The Aurora community has been very supportive of our presence and the demand for our services continues to grow.

Later this year, we will be relocating to a new stand-alone facility being built right around the corner near Asbury and New York Street. The new full-service facility will provide an all-new member experience paired with the same great Aurora team you have come to know and trust.

The new branch address will be 403 Asbury Drive, Aurora, IL 60502 and we anticipate opening the doors to the community in December 2019.
Performance Summary
2018
### Balance Sheet

**ASSETS**

<table>
<thead>
<tr>
<th>Category</th>
<th>12/31/2017</th>
<th>12/31/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Business Loans (net)</td>
<td>$13,643,523</td>
<td>$14,283,554</td>
</tr>
<tr>
<td>Fixed Rate RE Loans</td>
<td>$18,728,147</td>
<td>$19,104,981</td>
</tr>
<tr>
<td>Adj Rate RE Loans</td>
<td>$13,574,750</td>
<td>$13,407,035</td>
</tr>
<tr>
<td>New Auto Loans</td>
<td>$6,553,823</td>
<td>$7,407,932</td>
</tr>
<tr>
<td>Used Auto Loans</td>
<td>$24,491,691</td>
<td>$24,095,559</td>
</tr>
<tr>
<td>Indirect Loans Auto/Motorcycle</td>
<td>$31,957,756</td>
<td>$34,352,802</td>
</tr>
<tr>
<td>Indirect Loans RV</td>
<td>$12,237,868</td>
<td>$13,222,164</td>
</tr>
<tr>
<td>Unsecured Loans</td>
<td>$8,803,275</td>
<td>$9,450,193</td>
</tr>
<tr>
<td>Other Loans</td>
<td>$2,535,951</td>
<td>$2,350,528</td>
</tr>
<tr>
<td><strong>Total Loans</strong></td>
<td><strong>$132,876,794</strong></td>
<td><strong>$137,674,748</strong></td>
</tr>
<tr>
<td>Allowance for Loan Loss</td>
<td><strong>($2,023,399)</strong></td>
<td><strong>($1,996,237)</strong></td>
</tr>
<tr>
<td><strong>Net Loans</strong></td>
<td><strong>$130,853,395</strong></td>
<td><strong>$135,678,511</strong></td>
</tr>
<tr>
<td>Tot Cash &amp; Receivables</td>
<td>$3,268,964</td>
<td>$3,297,930</td>
</tr>
<tr>
<td>Credit Loss Factor</td>
<td>$(678,130)</td>
<td>$(548,041)</td>
</tr>
<tr>
<td>Total Investments</td>
<td>$27,503,767</td>
<td>$24,905,178</td>
</tr>
<tr>
<td><strong>Other Assets</strong></td>
<td><strong>$6,295,085</strong></td>
<td><strong>$6,468,635</strong></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$167,243,081</strong></td>
<td><strong>$169,802,213</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES**

<table>
<thead>
<tr>
<th>Category</th>
<th>12/31/2017</th>
<th>12/31/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accts Pyble and Other</td>
<td>$3,591,496</td>
<td>$2,645,953</td>
</tr>
<tr>
<td>Borrowings</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$3,591,496</strong></td>
<td><strong>$2,645,953</strong></td>
</tr>
</tbody>
</table>

**Member Accounts**

<table>
<thead>
<tr>
<th>Category</th>
<th>12/31/2017</th>
<th>12/31/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Savings</td>
<td>$32,719,538</td>
<td>$32,775,499</td>
</tr>
<tr>
<td>Sub-shares</td>
<td>$2,071,934</td>
<td>$2,076,227</td>
</tr>
<tr>
<td>Pledged Savings</td>
<td>$26,220</td>
<td>$49,118</td>
</tr>
<tr>
<td>Checking Accounts</td>
<td>$23,502,922</td>
<td>$24,724,852</td>
</tr>
<tr>
<td>Money Market Shares</td>
<td>$42,338,553</td>
<td>$38,393,506</td>
</tr>
<tr>
<td>IRAs</td>
<td>$2,184,863</td>
<td>$2,186,298</td>
</tr>
<tr>
<td>Share Certificates</td>
<td>$29,296,944</td>
<td>$31,317,690</td>
</tr>
<tr>
<td>IRA CDs</td>
<td>$6,546,010</td>
<td>$6,445,599</td>
</tr>
<tr>
<td>Not for Profit Money Market</td>
<td>$33,188</td>
<td>$2,368,676</td>
</tr>
<tr>
<td>Mbr Bus Deps Int Bearing</td>
<td>$1,007,514</td>
<td>$1,449,033</td>
</tr>
<tr>
<td>Mbr Bus Deps Non Int Bearing</td>
<td>$1,716,742</td>
<td>$2,833,051</td>
</tr>
<tr>
<td>Non-Member Shares (SimpliCD)</td>
<td>$2,774,000</td>
<td>$2,084,000</td>
</tr>
<tr>
<td><strong>Total Member Svngs</strong></td>
<td><strong>$144,218,428</strong></td>
<td><strong>$146,703,550</strong></td>
</tr>
</tbody>
</table>

**CAPITAL**

<table>
<thead>
<tr>
<th>Category</th>
<th>12/31/2017</th>
<th>12/31/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Reserve</td>
<td>$3,200,000</td>
<td>$3,200,000</td>
</tr>
<tr>
<td>Rsrv for Contingencies</td>
<td>$6,294,843</td>
<td>$7,561,923</td>
</tr>
<tr>
<td>Captial Acquired by Merger</td>
<td>$8,680,464</td>
<td>$8,780,478</td>
</tr>
<tr>
<td>Unrealized Gain (Loss) Avail For Sale</td>
<td>$(9,230)</td>
<td>$(23,219)</td>
</tr>
<tr>
<td><strong>YTD Net Income</strong></td>
<td><strong>$1,267,080</strong></td>
<td><strong>$933,530</strong></td>
</tr>
<tr>
<td><strong>Total Capital</strong></td>
<td><strong>$19,433,157</strong></td>
<td><strong>$20,452,711</strong></td>
</tr>
<tr>
<td><strong>Total Liabs. &amp; Capital</strong></td>
<td><strong>$167,243,081</strong></td>
<td><strong>$169,802,213</strong></td>
</tr>
</tbody>
</table>
### Income Statement

<table>
<thead>
<tr>
<th>INTEREST INCOME</th>
<th>Year to Date</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12/31/2017</td>
<td>12/31/2018</td>
</tr>
<tr>
<td>Loans</td>
<td>$ 6,974,183</td>
<td>$ 7,562,999</td>
</tr>
<tr>
<td>Investments</td>
<td>$ 674,782</td>
<td>$ 746,657</td>
</tr>
<tr>
<td>Other</td>
<td>$ 1,622,928</td>
<td>$ 1,751,817</td>
</tr>
<tr>
<td><strong>Gross Income</strong></td>
<td><strong>$ 9,271,893</strong></td>
<td><strong>$ 10,061,473</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Comp &amp; Benefits</td>
<td>$ 3,365,047</td>
<td>$ 3,416,866</td>
</tr>
<tr>
<td>Travel &amp; Conf.</td>
<td>$ 52,607</td>
<td>$ 60,773</td>
</tr>
<tr>
<td>Office Operations</td>
<td>$ 899,920</td>
<td>$ 872,471</td>
</tr>
<tr>
<td>Educ. &amp; Promotion</td>
<td>$ 401,235</td>
<td>$ 339,162</td>
</tr>
<tr>
<td>Loan Servicing</td>
<td>$ 998,282</td>
<td>$ 1,141,179</td>
</tr>
<tr>
<td>Professional Services</td>
<td>$ 855,550</td>
<td>$ 856,588</td>
</tr>
<tr>
<td>Provision for Loan Loss Exp</td>
<td>$ 855,000</td>
<td>$ 1,050,000</td>
</tr>
<tr>
<td>Other</td>
<td>$ 246,644</td>
<td>$ 208,251</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>$ 7,674,285</strong></td>
<td><strong>$ 7,945,290</strong></td>
</tr>
</tbody>
</table>

| Net Operating Income       | $ 1,597,608  | $ 2,116,183  |

<table>
<thead>
<tr>
<th>Cost of Funds</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Dividends</td>
<td>$ 705,895</td>
<td>$ 894,093</td>
</tr>
<tr>
<td>Cost of Borrowed Funds</td>
<td>$ 41</td>
<td>$ 1</td>
</tr>
<tr>
<td><strong>Total Cost of Funds</strong></td>
<td><strong>$ 705,936</strong></td>
<td><strong>$ 894,093</strong></td>
</tr>
</tbody>
</table>

| Investment Reserve         |              |              |
| Non-operating Expense (income) | $ (375,408) | $ 288,560    |
| Corp CU Stabilization Expense | $ -     | $ -           |
| **Total Non-operating Expense** (income) | **$ (375,408)** | **$ 288,560** |

| Net Income                 | $ 1,267,080  | $ 933,530    |

---

**Three Steps to Enroll in Visa Purchase Alerts!**

You'll get real-time alerts whenever your purchase meets the criteria you selected during enrollment.

1. **Check to see if your card is eligible at** [usa.visa.com](http://usa.visa.com)
2. **Register your mobile device and email to receive Visa Purchase Alerts.**
3. **Choose the notification triggers that match your needs, such as transactions exceeding a set amount.**

---

1 Not all card issuers will allow cards for SMS message alerts. Message and data rates may apply.
Membership Committee Report

NorthStar Credit Union added 322 net, new memberships in 2018.
Credit Committee Report

<table>
<thead>
<tr>
<th></th>
<th>REAL ESTATE</th>
<th>CONSUMER NON-REAL ESTATE</th>
<th>MEMBER BUSINESS LOANS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2018 Production</strong></td>
<td>$8,341,539</td>
<td>$40,859,103</td>
<td>$1,505,067</td>
</tr>
<tr>
<td><strong>Weighted Average Credit Score</strong></td>
<td>717</td>
<td>711</td>
<td>DNA*</td>
</tr>
<tr>
<td><strong>2018 Ending Balances</strong></td>
<td>$32,512,016</td>
<td>$90,879,178</td>
<td>$14,283,554</td>
</tr>
<tr>
<td><strong>Total Delinquency Balances</strong></td>
<td>$193,094</td>
<td>$903,230</td>
<td>$530,010</td>
</tr>
</tbody>
</table>

Overall loan delinquency: 1.5%

*Does not apply to member business loans
The role of the Supervisory Committee is to ensure the safety and soundness of your credit union’s operations and to ensure it complies with all laws, regulatory statutes, and Board policy.

The committee hires an independent certified public accounting (CPA) firm to conduct a comprehensive audit of the credit union’s financial statements, regulatory compliance and operations.

In 2018, the committee retained the services of CPA firm Selden Fox to perform the annual audit as of June 30, 2018. The audit confirmed Northstar’s compliance with all GAAP (Generally Accepted Accounting Principles). There were no exceptions noted in the exam. A letter from the audit firm is included in this report.

The Committee also retains an internal auditor. The internal auditor reviews all areas of operations, compliance, accounting, and policies. The Supervisory Committee oversees his work.

Northstar Credit Union is regulated and examined by the Illinois Department of Financial and Professional Regulation (IDFPR). Northstar member deposits are insured up to $250,000 by the National Credit Union Administration (NCUA), an Agency of the U.S. Government.

Respectfully Submitted,

George Fiegle, Supervisory Committee Chair
Bob Ryba
Stephen V. Heller
NorthStar Credit Union

INDEPENDENT AUDITOR’S REPORT

Board of Directors
NorthStar Credit Union
Warrenville, Illinois

We have audited the accompanying financial statements of NorthStar Credit Union, which comprise the statement of financial condition as of June 30, 2018 and 2017, and the related statements of income and comprehensive income, members’ equity, and cash flows for the years then ended and the related notes to the financial statements.

Management’s Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor’s Responsibility
Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of NorthStar Credit Union as of June 30, 2018 and 2017, and the results of their operations and cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Selden Fox, Ltd.
October 11, 2018
NorthStar in the Community

118 Events employees volunteered, or participated as a not-for-profit board member, at in 2018

9 of our employees sit on the board of directors for various, local non-profits

NSCU held 4 free community document shredding & electronics recycling events in 2018

38 Employees Involved

79% Participation from our team members throughout the year

Our Volunteer of the Year with 99 hours of service was:
Blanca Monarrez-Saavedra

825 Collective Volunteer Hours in 2018

110% to our 2018 goal of 750 volunteer hours

“it is unusual to find an organization, like NorthStar, that is as dedicated to giving back not only to its members, but to society.”
- Lolly F.

Our Mantra
Messaging throughout the organization to encourage involvement

Over $48K reinvested in local communities through sponsorships and donations in 2018

“YOU Make the Difference!”
On behalf of our entire team, thank you for your ongoing loyalty and patronage!
Locations & Hours

MAIN BRANCH
3 S. 555 WINFIELD ROAD
WARRENVILLE, IL 60555
(630) 393-7201
(630) 393-7353 FAX

LOBBY HOURS:
MON, TUE, THR
8:30 AM - 5:00 PM
WED 10:00 AM - 5:00 PM
FRIDAY 8:30 AM - 5:30 PM
SATURDAY 8:30 AM-12:30 PM

DRIVE UP HOURS:
MON, TUE, THR
8:00 AM - 5:30 PM
WEDNESDAY 10:00 AM - 5:30 PM
FRIDAY 8:00 AM - 6:00 PM
SATURDAY 8:30 AM -1:00 PM

AURORA BRANCH
444 N. EOLA ROAD
SUITE 101
AURORA, IL 60502
(630) 393-7201
(630) 393-7353 FAX

LOBBY HOURS:
MON, TUE, THR
8:30 AM - 5:00 PM
WEDNESDAY 10:00 AM - 5:00 PM
FRIDAY 8:30 AM - 5:30 PM
SATURDAY 8:30 AM-12:30 PM

BP NAPERVILLE CAMPUS
Employee Branch
150 WARRENVILLE ROAD
NAPERVILLE, IL 60563
(630) 420-5505
(630) 420-4850 FAX

LOBBY HOURS:
TUE & THURS
10:30 AM - 12:30 PM

BRIDGEPORT BRANCH
555 W. 31ST STREET
CHICAGO, IL 60616
(312) 225-1258
(312) 225-4850 FAX

LOBBY HOURS:
TUE, THR, FRI
8:30 AM - 4:00 PM
WEDNESDAY 10:00 AM - 4:00 PM
SATURDAY 8:30 AM - 1:00 PM

PLAINFIELD BRANCH
12251 S. Route 59
PLAINFIELD, IL 60585
(630) 393-7201
(630) 393-7353 FAX

LOBBY HOURS:
MON, TUE, THR
8:30 AM - 5:00 PM
WED 10:00 AM - 5:00 PM
FRIDAY 8:30 AM - 5:30 PM
SATURDAY 8:30 AM-12:30 PM

DRIVE UP HOURS:
MON, TUE, THR
8:00 AM - 5:30 PM
WEDNESDAY 10:00 AM - 5:30 PM
FRIDAY 8:00 AM - 6:00 PM
SATURDAY 8:30 AM -1:00 PM

AUDIO RESPONSE TELLER
(630) 393-7201 ext. 222
TOLL-FREE
AUDIO RESPONSE TELLER
(888) 983-2424

OUTSIDE CHICAGOLAND
(800) 983-6828

NSCU.org