



Join Us!

International Credit Union Day

Theme: "People Helping People"

October 15, 2015

Refreshments served

New Debit Card with "chip"

Norstar FCU will begin the process of switching our Debit Cards to the new "chip" cards at the end of this year. The chip is a mini computer processor embedded in the face of the card. It communicates directly with the Point of Sale Terminal or ATM.

A transaction-unique signature in the chip proves its authenticity to the terminal.

The new Chip Cards will include a magnetic stripe on the back to ensure acceptance at terminals that do not have a chip reader.

Currently the financial institution is liable for the cost of card-present fraudulent transactions like lost/stolen or counterfeit. In October 2015, the liability for this cost will shift to the merchant if the card has a chip but the terminal is not chip enabled.

Some additional benefits of the chip card are the microchip is difficult to counterfeit and the chip card stays in the terminal until the transaction is complete, reducing the chances for someone "skimming" information from the magnetic strip. The chip card is also compatible with ATM's and terminals worldwide.

Mobile Banking Now Available

Norstar FCU now offers the mobile banking app. With this App, you can be sure that your credit union activities are with you all the time. You can securely access your Norstar accounts from your mobile device.

Touch Banking

Get your account information on your phone:

- ◆ Check account balances
- ◆ Transfer money
- ◆ Transaction history
- ◆ Online Bill Pay

It is a simple and a free service. See instructions on our website at www.norstarfcu.com and follow easy steps under mobile banking or contact an employee for further instructions.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.norstarfcu.com or we will mail you a free copy upon request if you call us at 605-448-2292.



Go GREEN E-statements

DON'T WAIT FOR YOUR STATEMENT TO ARRIVE IN THE MAIL. DOWNLOAD IT INSTEAD!

- ✓ FREE
- ✓ SAFE
- ✓ SECURE
- ✓ CONVENIENT

Closings

Columbus Day/Native American Day
Monday, October 12

Veteran's Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Day
Friday, December 25

New Year's Day
Friday, January 1

Hours

Lobby
Monday - Thursday
9:00 am - 4:00 pm
Friday
9:00 am - 4:30 pm

Drive - Up
Monday - Friday
8:45 am - 4:30 pm

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Credit Unions Named Most Outstanding for Customer Service

Consumer Reports recently named credit unions as the industry with the most outstanding customer service nationwide.

Other respected business rankings have put credit unions on top for trust and service as well--the American Customer Satisfaction Index, Harris Poll, Temkin Group and Chicago Booth/Kellogg School Financial Trust Index among them.

Clocking in with a top score of 90, credit unions outranked banks, auto insurance companies and brokerage firms, which were among the 22 industries rated through reader polls.

Scores were based on how highly each respondent graded aspects of the care they experienced with each particular industry.

CUNA President/CEO Jim Nussle said, "This is great recognition for the service that the nearly 250,000 employees of the nation's nearly 6,300 credit unions provide every day to our more than 100 million members and reaffirms for me the value of our member-owned cooperative structure."

From *CUNA News Now*
Date Posted: August 7, 2015
Story ID: 5992

