



## 2016 Annual Meeting

**Wednesday, February 3  
6:00 p.m.  
Amacher Auditorium  
Meal Provided  
Door Prizes**

There is a short business meeting followed by the election of the Board of Directors. We will be electing two members to serve a three year term. If you or anyone you know would like to serve on the Board of Directors, please contact Peggy Pearson at 448-5596 or Dan Yelkin at 448-3139 of the Nominating Committee.

**Everyone is welcome to attend!**

## Tax Season Reminders & Information

### Are you getting a tax refund?

Avoid unnecessary returned refunds. When electronically filing your tax returns, all tax forms ask for pieces of critical data: the financial institution's Routing & Transit (R&T) Number and your account number. The accuracy of this information is critical for proper receipt. Also, the names on the account must match the name on the tax refund. Bad data causes delays.

If you are unsure of your account number, contact the credit union prior to filing your tax return.

### Missing your 1099-INT?

If you did not receive a 1099 from us, it may be because you did not earn enough interest. If you earned less than \$10.00 in interest, a 1099 is not generated for your account.

## Dividend Announcement

*Dear Members,*

We are pleased to announce that 2015 was an outstanding year for Norstar Federal Credit Union. For the 3<sup>rd</sup> year, the credit union is paying an interest dividend and a bonus interest rebate to hundreds of their loyal members.

The Board of Directors approved a disbursement of over \$20,000 to members for 2015.

Members who paid or received interest in 2015 received the payout on December 11<sup>th</sup> directly into their savings account.



I believe everyone deserves to keep more of their hard earned money, get great service from their financial institution and benefit financially from being part of a cooperative. Since we are not-for-profit and have no outside investors to pay, we return our earnings through higher rates on deposit accounts, lower loan rates and fees.

It is because of our dedicated membership, our great staff, Board of Directors and Supervisory Committee that we have prospered and grown to over \$36 million in assets.

I look forward to seeing you at the Annual Meeting in February.

Thank you for being a member of the Norstar Federal Credit Union.

Have a happy and prosperous New Year!

*Jane*

**Closings****Martin Luther King, Jr. Day**

Monday, January 18

**Presidents' Day**

Monday, February 15

**Memorial Day**

Monday, May 30

**Independence Day**

Monday, July 4

**Labor Day**

Monday, September 5

**Columbus Day**

Monday, October 10

**Veterans' Day**

Friday, November 18

**Thanksgiving**

Thursday, November 24

**Christmas Day**

Monday, December 26

**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

**Contact Us****Location**

526 8th Street

PO Box 917

Britton, SD 57430

**Phone**

(605) 448-2292

(866)322-2328

**Web Site**

www.norstarfcu.com

**Email**

info@norstarfcu.com

## 2016 NFCU Scholarship

Norstar Federal Credit Union will award two \$500.00 scholarships—one for a graduating senior and one for a currently enrolled full-time college, university, or vocational student. To receive more information, please contact the credit union. Applications will be available to pick up or online at [www.norstarfcu.com](http://www.norstarfcu.com) by February 15, 2016.

The deadline for mailing your NFCU Scholarship application is April 15, 2016.

**Also available:**

Dakota's Credit Union High School Financial Scholarship—Applications must be postmarked by March 7, 2016.



## Annual Notice Regarding Your Visa-Branded Debit Card

You may use your Visa Debit Card to initiate both Visa debit and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the PULSE network.

Visa's Zero Liability states the financial institution will not hold a cardholder liable for unauthorized purchase transactions that were processed through Visa.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.



**Board of Directors:** Kurtis Larson, Chairman; Deb Hagen, Vice Chairman; Kurt Zuehlke, Secretary; Matt Feldhaus, Mark Ellingson

**Supervisory Committee:** Steve Franzen, Chairman; Wayne Buhl, Kristi Jones, Lynn Eberhart, Sarah Grupe