

## 2007 Scholarship Winners!

Norstar Federal Credit Union announced the first two annual scholarship winners. The recipient's are Kaitlyn Roehr and Casie Hawkinson.



Kaitlyn Roehr, a 2007 graduate of Britton-Helca High School, is the daughter of Randall and Karen Roehr.

Kaitlyn has won awards in band and cheerleading, and is active in chorus, yearbook, oral interp and golf.

This fall, Kaitlyn plans to attend Southwest Minnesota State University and major in speech communications with an emphasis in radio and TV.



Casie Hawkinson will be a sophomore at University of North Dakota this fall, majoring in marketing. She is the daughter of Stephan and JoAnn Hawkinson. Casie is a 2006 graduate of Britton-Hecla High School.

Casie is part of the UND Honors Program and is involved with numerous community involvement activities, including UND Women's Choir. While in high school, she was on the honor roll and involved in sports, chorus and oral interp.

## Current Rates

As of May 31, 2007

Shares	APY
Shares	0.87%
Pee Wee Shares	2.02%
Share Draft	0.51%
Money Market (up to \$4,999.99)	1.89%
Money Market (over \$4,999.99)	3.99%

Certificates	APY
6 Month	4.20%
12 Month	4.30%
18 Month	4.40%
24 Month	4.60%
36 Month	4.60%
48 Month	4.81%

Norstar Federal Credit Union has just started a scholarship program. These scholarships are awarded annually to a graduating senior and a full-time college student who are members of Norstar Federal Credit Union.

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**Congratulations to the monthly Pee Wee Penguin winners!**  
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March: Makenzie Maxwell

April: Logan Pearson

May: Chase Mundt

# Money Market Accounts now available

We recently started offering Money Market Share Accounts. This product offering has been met with great acceptance and we currently have over \$722,000 of deposits in Money Market Shares.

Currently, the minimum amount required to open a Money Market Share account is \$1,500. During any statement period you are allowed to make six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized transfer and you are allowed up to three checks written per month.

Fees apply for exceeding the allowed number of transfers or checks, or drawing your account below the minimum balance.

The dividend rate is tiered and is based on a percentage of the rate paid on a 6-month certificate of deposit. The current rates which are subject to change are as follows:

<u>Average Account Balance</u>	<u>Rate</u>
Up To \$4,999.99	1.89%
Over \$4,999.99	3.99%

Visit us today if you are interested in opening a Money Market Share Account.



## Closings

Labor Day  
Monday, September 3

Columbus Day  
Monday, October 8

## 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

nfcu@norstarfcu.com

## Be Prepared!

### What does check 21 mean to you?

Checks have started to clear quicker because the check is sent through electronically. As more financial institutions and businesses change to processing all checks electronically, most all of the checks you write will clear earlier. Under the new Check 21 systems, checks could be cleared instantly. The safe route is to make sure funds are available in your account BEFORE you write the check.

### Check 21 Legislation

Check 21 is the name commonly used to refer to the check clearing for the 21st Century Act. This legislation, passed by Congress and signed into law by the President, clears the way to incorporate electronic technology that will streamline the traditional check processing system financial institutions have relied on for years.

## National Credit Union Youth Week



On April 23-27, Norstar FCU celebrated National Credit Union Youth Week. The theme was "Stash Your Cash at Your Credit Union".

Each Pee Wee member who deposited \$10.00 in their share savings received a gold dollar coin. Along with that, many door prizes were awarded.



**Staff:** Don Oberlander, Warren Nelson, Mona Buisker, Justin Simon, Sylvia Marie Burger, Caroline Furman, Aletta Kraft