



Join Us!

International Credit Union Day

Theme: "The Authentic Difference"

October 20, 2016

Refreshments served

Mobile Banking App

Norstar FCU 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.

Traveling with Your Debit Card

- ◆ Call Norstar Federal Credit Union to notify us of your travel plans. We'll place a note on your account and take the necessary steps to ensure your funds are available as you travel. We monitor unusual spending patterns and if we see unusual spending and don't know you're traveling, we may block your card to prevent potential fraud.
- ◆ Make a list of all your Credit and Debit Card numbers, along with the phone numbers to report a lost or stolen card. Keep in a safe place (not your wallet or purse). If your Norstar ATM/Debit Card is lost or stolen, call 605.448-2292 or after business hours call 800.236.2442.
- ◆ Many foreign banks don't allow ATM transactions from Savings Accounts. Therefore, ensure you have adequate funds in your Checking Account as you may not be able to select a Savings Account to make a withdrawal.
- ◆ ATM operations and regulations can vary from country to country and from financial institution to financial institution. Keep in mind your Norstar ATM/Debit Card has daily withdrawal and spending limits. Also, withdrawal limits may be determined by the financial institution that operates the ATM and these limits may be lower than your Norstar limit.
- ◆ There is an international currency conversion fee charged through Visa when you use your Visa Credit Card.

Autumn Deutsch



Hi, I'm Autumn Deutsch! I was born and raised in Britton and graduated from Britton-Hecla High School in 2012. I then went on to college at Northern State University, and received my bachelor's degree in Banking and Financial Services in May of 2016. During college I worked at different financial institutions in Aberdeen and in the summers would come back to Britton to work at Norstar FCU. I am super excited to be back at Norstar FCU as a full time teller and to start this next chapter in my life!

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 10

Veteran's Day

Friday, November 11

Thanksgiving Day

Thursday, November 24

Christmas Day Observed

Monday, December 26

New Year's Day Observed

Monday, January 2

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
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Britton, SD 57430

Phone

(605) 448-2292
(866) 322-2328

Web Site

www.norstarfcu.com

Email

info@norstarfcu.com

Dormant Account Policy

Share accounts that have not had member-initiated activity for (12) twelve months will be classified as a dormant account. These accounts will be assessed an inactive account fee of \$5.00 each month until the account balance is 0 or two years has passed. If two years has passed and there is still a balance, it will be escheated to the State of South Dakota.

When your account becomes dormant, the Credit Union will send a letter giving you 30 days to contact us concerning the issue. You can make the account active by depositing; transferring or you may choose to close the account.

If a member brings the account to an active status, inactive fees already assessed will not be refunded and dividends will not be paid on those funds. If the funds are forwarded to the state, it is the responsibility of the member to take appropriate action to recover the funds.

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.

