



## New Format for Statements!

You asked for it you got it. This is an ad line familiar to most of us, but instead of a new car you are receiving a new print format for your monthly statement.

Since joining the credit union five years ago, a consistent request that I have heard was the desire to have a more readable statement. Hopefully you will agree with me that the new statement you just received is a nice improvement over what was produced in the past.

Our statements are printed by an outside vendor, and although our previous vendor did a good job for us in getting the statements out on a timely basis, they were unable to make any changes to the print format itself.

One new feature that was requested by several members, and which has been incorporated into the new statement, is the printing of summary balances to allow reviewing all account balances without first searching through all the detail. Please note the statement summary listing each product with the corresponding month end balance on page 1.

I hope you like the new format but know that change usually creates some questions. Please give us a call if you have any question regarding your statement.

Don  
Manager

**Join Us!**

**International Credit Union Week**  
**October 15–19**  
**Popcorn and pop**

## Check Reorder Charges Have Changed

In the past, when a member has reordered checks with the credit union, the charges have been withdrawn from your account by a credit union employee and you have received a receipt in the mail along with the amount and description showing on your statement. We have been working with both of our check companies, Deluxe and Liberty, to have the company do an automatic withdrawal from your checking account for the amount of your check reorder. You will no longer get a receipt in the mail with the amount on it, but it will be on your monthly statement.

**REMEMBER:**  
CHECK YOUR STATEMENT FOR THE AMOUNT OF YOU CHECK REORDER, AND DEDUCT THAT AMOUNT FROM CHECKING BALANCE.

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**Congratulations to the monthly Pee Wee Penguin winners!**

June: Kennedy Rothe                      July: Preston Holland                      August: Elizabeth Burger

# What is a Credit Union?

We are sometimes asked the following question, what is the difference between a credit union and a bank? The following is a good answer to that question.

A credit union is a not-for-profit cooperative financial institution, owned and controlled by the people who use its services. These people are members and they have a voice in how the credit union operates to ensure that all members are represented and served fairly. Credit unions serve groups that share something in common, such as living in a defined geographic area, where they work, or where they go to school or church. Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates.

## Closings

**Veteran's Day**  
Thursday, November 12

**Thanksgiving Day**  
Thursday, November 22

**Christmas Day**  
Tuesday, December 25

**New Year's Day**  
Tuesday, 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

## Contact Us

**Location**  
526 8th Street  
PO Box 917  
Britton, SD 57430

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

**Web Site**  
[www.norstarfcu.com](http://www.norstarfcu.com)

**Email**  
[nfcu@norstarfcu.com](mailto:nfcu@norstarfcu.com)

## Gift Cards!

### The Perfect Gift for all Occasions

Have you started to think about Christmas? Decorating, baking, parties, and shopping. We would like to make your holiday shopping easier with the Discover Gift Card.

Prepaid Gift Cards carry a fixed dollar amount and can be given as gifts for Christmas, birthdays, weddings, anniversaries and even for travel. Each time the cardholder uses the card the purchase amount is deducted from the available balance. Gift Cards are accepted anywhere Discover cards are accepted.

Gift Cards can be purchased in almost any amount from \$25.00 to \$500.00. Call or stop by the Credit Union for more information on Gift Cards!

**Next time you need a gift, come to us for the flexibility and convenience of Gift Cards!**

## Night at the Pool Hosted by NFCU



Norstar FCU sponsored a "Night at the Pool" as a chance to meet with members and non-members. We served grilled hot dogs, beans, chips, and lemonade, and offered free swimming to everyone for the evening. B103 radio was there broadcasting live. The employees, board and supervisory committee had a great time visiting with everyone.



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