



## Join Us!

### International Credit Union Day

Theme: "Members Matter Most"

October 18, 2012

Refreshments served

## It's About Convenience

There are never enough hours in the day. So manage your money when it's most convenient for you. We make it easy.

**Online Banking:** View your account balances, transfer payments, balance your checkbook and more. It's easy to use, secure and free at [www.norstarfcu.com](http://www.norstarfcu.com).

**Account Alerts:** Be notified by email when your balance is low, payments are due and much more.

**E-Statements:** Don't wait for a mailed copy of your statement. Receive your monthly or quarterly account statements electronically FREE. You will receive an email when your statement is ready.

**Online Bill Pay:** Online Bill Pay is a quicker, easier and safer way to pay bills. In fact, it's just like mailing a check, without the hassle of buying stamps or addressing envelopes—saving you time and money! Just set up your payees and make one-time or recurring payments. Bill Pay is free.

**Popmoney (Person to Person):** The latest way to pay individuals through the Bill Pay system. All you need is the person's email address or mobile phone number. Funds typically transfer within one day. Great for paying your friend back for lunch or the coach for team registration, and it's FREE.

## Prepare Financially for Emergencies

Use this checklist to organize important records and documents:

Keep these items in a credit union safe deposit box:

- ◆ Vital records (birth, adoption, death, marriage, or divorce certificates)
- ◆ Titles (vehicle, real estate, investment)
- ◆ Stock Certificates
- ◆ Household inventory

Keep these items at home in a fireproof box:

- ◆ Social Security cards
- ◆ Insurance Policies
- ◆ Financial statements
- ◆ Estate Planning and legal documents
- ◆ Emergency cash and checks
- ◆ Safe Deposit box inventory

## ATM/Checkcard Limits

Did you know. . .

1. Daily ATM withdrawal limit is \$200.00
2. Daily purchase limit is \$500.00.
3. Your card will not work if you go over these limits, even if you have enough money in your account.
4. If you need your limits increased for a special purchase, please ask us for more details.

## We're Sorry. . .

Please accept our sincere apologies for any inconvenience that our online banking and bill pay server issue caused you in early September. The company that Norstar FCU uses to host our website lost their server and caused us several days of downtime. We assure you that we have taken the steps necessary to avoid this kind of issue in the future. We appreciate your continued support.

### Closings

Columbus Day/Native American Day  
Monday, October 8

Veteran's Day  
Monday, 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**  
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## How to Earn an 800+ Credit Score

Some people go a lifetime striving to hit a hole-in-one in golf or bowl a 300-game. It might surprise you that some folks are reaching for an 850 credit score. It can be done—try some of these suggestions to improve your score:

*Know how your FICO score is calculated.* FICO, the Minneapolis-based company that created the credit score model, considers five elements when calculating a score:

1. Payment history
2. Amount owed
3. New credit
4. Amount of available credit
5. Types of credit used

Check your score on a regular basis to see how you stack up in each of these categories.

*Check your credit report.* Everyone is entitled to a free annual credit report from each of the three main credit bureaus. Request them online from [annualcreditreport.com](http://annualcreditreport.com), and report any errors directly to the report provider.

*Keep balances low.* Charge less and avoid maxing out your available credit. Pay on time. Making timely payments is the No. 1 way to improve a credit score.

Payment history accounts for 35% of the FICO score.

You may not be aiming for an 850 score, but following these guidelines can certainly give your current score a nice boost.



## Congratulations to the monthly Pee Wee Penguin winners!

June: Jennaka Nelson

July: Mitch Burger

August: Amberlyn Vetch