



A QUARTERLY PUBLICATION OF NORSTAR FEDERAL CREDIT UNION

WINTER 2017

2016 Annual Meeting

Wednesday, February 15
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!

Mobile Deposit Capture is Here!

Depositing checks has never been easier!

Make deposits from your smartphone! Mobile Deposit Capture is accessible through the Norstar Federal Credit Union Mobile Banking app and provides a simple, secure way to make deposits to your checking account. A link on the mobile app allows you to take a front and back picture of the check you would like to deposit, whenever or wherever it's convenient for you. See instructions on our website at www.norstarfcu.com or contact an employee for further instructions.



Dividend Announcement

Dear Members,

Happy New Year! This year Norstar FCU will be celebrating our 75th Anniversary! Entering into our 75th year, NFCU has enjoyed success as a member owned and supported credit union. You have faithfully deposited money and borrowed funds throughout your life. Because of your patronage and support, our credit union has been able to offer some of the most competitive financial products.



I am proud to announce, we will pay eligible members over \$25,000 in dividends and interest refunds to be disbursed on Friday, December 16th into your "A" savings account. We realize that your active participation of both borrowers and savers have contributed to a successful year for the credit union.

The staff and I will be forever grateful. It is because of our dedicated membership that we have prospered and grown to be over \$37 million in assets and considered one of the top credit unions in South Dakota.

As you will see throughout the newsletter, we are offering many exciting new products such as, Remote Deposit Capture (taking a picture with your smartphone for deposit into your checking account). We will also be rolling out new debit cards with the chip technology and they will be mailed out as your card comes due. We will also be offering a \$1000 Accidental Death and Dismemberment and Life Insurance at no charge to each member just by signing and returning the letter you will receive from Tru Stage in March-April.

I look forward to seeing you at the Annual Meeting in February. Thank you for being a member of the Norstar Federal Credit Union. We are working hard every day for your continued loyalty and trust.

Have a happy and prosperous New Year!

Jane

New Debit Card with "chip"

"Chip" Cards are coming this year. As your card expires, you will be issued a new card with "chip". Call Norstar Federal Credit Union for more information.

Closings

Martin Luther King, Jr. Day

Monday, January 16

Presidents' Day

Monday, February 20

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

Columbus Day

Monday, October 9

Veterans' Day

Friday, November 10

Thanksgiving

Thursday, November 23

Christmas Day

Monday, December 25

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

Location

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Web Site

www.norstarfcu.com

Email

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Coming Soon!

INSURANCE BUILT FOR CREDIT UNION MEMBERS

Watch your mail for a valuable opportunity in March. Norstar FCU has partnered with TruStage to offer you a no cost \$1,000.00 Accidental Death and Dismemberment Insurance Policy through CMFG Life insurance Company. You must reply to the letter to be covered. TruStage insurance products are only available to credit union members age 18 and over.

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; Mark Ellingson, Secretary; Matt Feldhaus, Sara Sorenson

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