



### Important Information Regarding Your Visa-Branded Debit Card

**Non-Visa Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limit on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

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**We Appreciate You!**  
  
The Board of Directors, Supervisory Committee, and Staff of Norstar Federal Credit Union would like to express our thanks for the loyalty, trust, and confidence you have placed in us throughout 2008. You are the reason we are here. A sincere thank you to each and every one of our members!

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★  
★ **Congratulations to the monthly Pee Wee Penguin winners!** ★  
★  
★ September: Morgan Dahme                      October: Harley Beck                      November: Morgan Jager                      ★  
★  
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## 2009 NFCU Scholarship

Norstar FCU now awards two \$500.00 scholarships—one for graduating seniors and one for college students. To request an application or to receive more information, please contact the credit union. The deadline for mailing your NFCU Scholarship application is April 17, 2009. Applications will be available to pick up by February 1, 2009.



## H.E.A.T. Loan

(Home Energy Assistance Ten-month loan)

A HEAT loan places money into a special savings account to be used for heat or electric bills, fuel or propane.

- \$1,000.00
- 6.0% APR
- Available now through March 1st.

## 2009 Annual Meeting

**Thursday, February 12**  
**6:30 p.m.**  
**Marshall County Community Room**  
**Meal Provided**  
**Door Prizes**

There is a short business meeting followed by the election of the Board of Directors. We will be electing one member to serve a three year term. Kurtis Larson currently holds this position. If you or anyone you know would like to serve on the Board of Directors, please contact Norstar Federal Credit Union at 448-2292.

**Everyone is welcome to attend!**



<b>Closings</b>	Martin Luther King, Jr. Day Monday, January 19	
	Presidents' Day Monday, February 16	
<b>Hours</b>	<b>Lobby</b> Monday - Thursday 9:00 am - 4:00 pm Friday 9:00 am - 4:30 pm	<b>Drive - Up</b> Monday - Friday 8:45 am - 4:30 pm
	<b>Contact Us</b>	
<b>Location</b> 526 8th Street PO Box 917 Britton, SD 57430		
<b>Phone</b> (605) 448-2292 (866)322-2328		
<b>Web Site</b> <a href="http://www.norstarfcu.com">www.norstarfcu.com</a>		
<b>Email</b> <a href="mailto:nfcu@norstarfcu.com">nfcu@norstarfcu.com</a>		

**Board of Directors:** Kurtis Larson, Chairman; Jeff Roehr, Vice Chairman; Deb Hagen, Secretary; Matt Feldhaus, DuWayne Bosse

**Supervisory Committee:** Denis Mikkelson, Chairman; Curt Fagerland, Janelle Swanson, Ryan Furman, JoAnn Hawkinson