



2010 Annual Meeting

**Thursday, February 11
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 two members to serve a three year term. Jeff Roehr and Deb Hagen currently hold these positions. 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!

NOTICE!

We image your share draft check, so when writing on your check blanks, use **blue or black** ink because other colors do not show clearly.

Also, be careful not to have your signature go below the line into the financial numbers at the bottom of your checks.

2010 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 16, 2009.

Applications will be available to pick up by February 1, 2009.



Join NFCU's Youth Savings Program

It's never too early to start a savings account for your children. Norstar Federal Credit Union has a youth savings program, called "Pee Wee Penguin Youth Savings Account." The Pee Wee Penguin accounts receive extra benefits; such as a higher interest rate, monthly drawing for those who make a deposit, a quarterly newsletter, and special gifts for opening an account. This is for all children twelve and under. Come see us to open an account.

PARENTS OR GRANDPARENTS! OPEN A PEE WEE PENGUIN YOUTH SAVINGS ACCOUNT TODAY!

Congratulations to the monthly Pee Wee Penguin winners!

September: Mitchell Burger

October: Dane Feldhaus

November: Jennifer Hanson

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.

VISANVDTP-SI 9/17/2008
Wolters Kluwer Financial Services © 2008

Closings	Martin Luther King, Jr. Day Monday, January 18		
	Presidents' Day Monday, February 15		
Hours	<table border="0"> <tr> <td><u>Lobby</u> Monday - Thursday 9:00 am - 4:00 pm Friday 9:00 am - 4:30 pm</td> <td><u>Drive - Up</u> Monday - Friday 8:45 am - 4:30 pm</td> </tr> </table>	<u>Lobby</u> Monday - Thursday 9:00 am - 4:00 pm Friday 9:00 am - 4:30 pm	<u>Drive - Up</u> Monday - Friday 8:45 am - 4:30 pm
	<u>Lobby</u> Monday - Thursday 9:00 am - 4:00 pm Friday 9:00 am - 4:30 pm	<u>Drive - Up</u> Monday - Friday 8:45 am - 4:30 pm	
Contact Us	<p>Location 526 8th Street PO Box 917 Britton, SD 57430</p> <p>Phone (605) 448-2292 (866)322-2328</p> <p>Web Site www.norstarfcu.com</p> <p>Email nfcu@norstarfcu.com</p>		

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 2009. You are the reason we are here. A sincere thank you to each and every one of our members!



Board of Directors: Kurtis Larson, Chairman; Jeff Roehr, Vice Chairman; Deb Hagen, Secretary; Matt Feldhaus, DuWayne Bosse
Supervisory Committee: Denis Mikkelson, Chairman; Janelle Swanson, Ryan Furman, JoAnn Hawkinson, Anne Zierden