

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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Closings	Martin Luther King, Jr. Day Monday, January 16		
	Presidents' Day Monday, February 20		
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
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Contact Us Location 526 8th Street PO Box 917 Britton, SD 57430 Phone (605) 448-2292 (866)322-2328 Web Site www.norstarfcu.com Email nfcu@norstarfcu.com			

Important Notice for Savings Bonds Customers

The U.S. Department of the Treasury has announced it ended over-the-counter sales of paper savings bonds. This includes the sale of savings bonds through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. Savings bonds are no longer available in paper form; they remain available for purchase as electronic issues in Treasury Direct. Please visit www.treasurydirect.gov to learn more. You can redeem your bonds at the Credit Union as you always have.

The annual fee for the safe deposit box rent is as follows. The fee will be automatically withdrawn on March 15, 2012.

Small	\$15.00
Medium	\$25.00
Large	\$35.00



Board of Directors: Kurtis Larson, Chairman; Deb Hagen, Vice Chairman; DuWayne Bosse, Secretary; Matt Feldhaus, Kurt Zuehlke
Supervisory Committee: Denis Mikkelson, Chairman; Ryan Furman, JoAnn Hawkinson, Anne Zierden, Wayne Buhl