



ATM/Checkcard Protection

Following is information and tips to help you protect yourself from fraud:

1. Advantage has 24/7 fraud monitoring. If a checkcard transaction is suspect, a call is placed to the customer. For this reason, it is important for your institution to have a current phone number (preferably a cell phone number) available to discuss the transaction. If the cardholder cannot be reached, the card may be blocked to prevent further transactions. Also, notify us when traveling or before unusual spending. Transactions from many known high fraud locations and merchant types are automatically blocked.
2. Daily limits for purchases should be set at an appropriate amount for your spending habits. The daily limit can be temporarily raised for vacations, special purchases, etc. where a higher daily limit is needed.
3. Friendly fraud (the fraudster knows the victim – a relative or friend) accounts for about 10% of fraud. Don't leave confidential information out in the open.
4. Don't give out personal private data over the Internet or phone unless you initiate the interaction with a trusted source. Do not respond to emails, phone calls or text messages that ask for sensitive information.
5. Do not give out card and PIN information. Do not write our PIN on your card or put it in your wallet. Do not use a PIN that can be found in your wallet (birthdate, part of social security number, house number, etc.).
6. Social networking sites are becoming a hazard for information breach. Do not reveal any sensitive personal information on your Facebook, MySpace, Twitter or other social networking site.
7. Do not respond to text messages, phone messages, emails, pop-up windows that offer a gift in exchange for providing card information. There are so many scams circulating, it's hard to stay current; in general DO NOT respond to ANY requests for personal and/or financial information.
8. Do not provide your card information to any web site that is not a secure site. A secure website will have an "s" after the http: in the URL address bar and look for the padlock symbol. Double click on the padlock and the SSL certificate will appear.
9. Install and regularly update anti-virus, anti-spyware and keep computer systems updated.
10. Be aware of those around you...don't let others overhear sensitive financial or personal information.
11. Shred documents with sensitive information prior to disposal.
12. Select more complex passwords for your online accounts. Also avoid using the same password for all accounts.

ATM/Checkcard Reminders

- Look at the expiration date on your card.
- When your card is expiring, the replacement card will be in your mail the month before it expires.
- Update the payments you have automatically going out from your card.

Annual Meeting Report



Dear Members,

In 2012, we celebrated our 70th year as a credit union in Britton South Dakota. For those of you who missed our annual meeting in February, you missed a great event. We had about 160 people in attendance. We had a great meal and some great financial numbers to share. Please mark your calendar to attend next year's event.

2012 was a great year financially for many business's, farmers and your credit union. We ended the year with over \$32 million in assets and loans hitting a record \$19 million. After expenses, we had an income of \$374,000.00. Some of the highlights for 2012 were the addition of online loan applications, a switch kit for ease of moving your accounts to the credit union and our intern and scholarship programs.

The success of your credit union would not be possible without our great membership, staff, Board of Directors and Supervisory Committee. You all played a major part in getting us to where we are today. We have changed a lot of things over time and yet we stay focused on serving our members. I believe that philosophy led to our growth and where we are today. Thank you all for making the credit union a huge success in 2012.

By the time you receive this newsletter, we will have been through the first quarter of 2013. We have had a successful start to the year and expect this to continue for the rest of the year.

Thank you for being a member of the Norstar Federal Credit Union.

Jane Duerre, Manager

Closings	Memorial Day Monday, May 27	
	Independence Day Thursday, July 4	
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 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		

Financial Data

Members	1,916
Shares & Certificates	\$31,396,308
Loans	\$18,069,723
Total Assets	\$35,171,958
Total Capitol	\$3,730,535

**Scholarship Application
Deadline is April 15!**

National Credit Union Youth Week

April 21 - 27

Stop in for special prizes



Congratulations to the monthly Pee Wee Penguin winners!

December: Corrine Bosse

January: Dane Feldhaus

February: Daniel Jesz