



**Join Us!**

**International Credit Union Week**  
**Theme: "Credit Unions Build a Better World"**  
**October 17-21, 2011**  
**Refreshments daily**  
**Lunch served Friday**  
**11 am to 1 pm**

## From the Manager



Dear Member,

2011 is almost over! I am happy to report that YOUR credit union had a very good year so far. We had growth in our loan portfolio and we are profitable. That is not the case for many credit unions and banks across the country.

One of the issues for 2011 was the corporate restructure. They had to re-capitalize themselves to remain a viable entity. The deadline was August 31<sup>st</sup> and it took up until that day but they got the capital needed. Norstar Federal Credit Union was onboard with the re-organization and happy that it made the deadline.

We encourage you to continue trying our online banking and bill pay system. Online banking gives you access to your accounts 24 hours a day, 7 days a week. Another plus to having online banking is you can watch your accounts daily to help prevent any fraud that may happen with your accounts. It's also an easy way to transfer money from one account to another in just seconds. We also have e-statements available if you wish to receive your bank statement online rather than receiving it in the mail. It is a much safer way to receive your statements.

It has been almost a year now since I became the President/CEO for YOUR credit union. It has been my pleasure to meet all of you. You make NFCU a great place to come to work everyday. We appreciate the fact that you use YOUR credit union for all your financial needs. Please remember to tell your friends, family and neighbors what they are missing if they aren't members of the Norstar Federal Credit Union.

I look forward to seeing you all for lunch on October 21<sup>st</sup> to celebrate International Credit Union Week!

Sincerely,

*Jane Duerre*  
President/CEO

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**Congratulations to the monthly Pee Wee Penguin winners!**  
 June: Jacob Palmer                      July: Nathan Mundt                      August: Corinne Bosse  
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## Welcome Darah Melroe



Loan officer, Darah Melroe, joined us this summer at Norstar FCU. She was the Community Development Educator for South Dakota State University Cooperative Extension Service in Britton for four years.

Her experience working with community resource providers and doing business education programs in eastern South Dakota are just a couple of the good things she brings to serving our members.

Darah received a bachelor's degree in human resources from South Dakota State University in 2003 and a master's degree in public administration from the University of South Dakota in 2005. She met her husband, Tyler Melroe, in Britton where they presently live. Tyler works with the family cattle business in Gwinner, ND and Hubbard Feeds, Inc. Darah is a Waubay native and enjoys horses and spending time with friends and family.

### Closings

**Columbus Day**  
Monday, October 10

**Veteran's Day**  
Friday, November 11

**Thanksgiving Day**  
Thursday, November 24

**Christmas Day**  
Monday, December 26

**New Year's Day**  
Monday, January 2

### 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**  
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(605) 448-2292  
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## Find Help Managing Recession Finances

Did you know . . .

- 50% of Americans have less than one month of savings for emergencies?
- A recent survey found that 57% of households do not have a budget?

Personal finance comprises topics such as creating a budget, saving for retirement, and using credit wisely.

Understanding the basics of money management will allow you to build a strong financial future.

Two personal finance Web sites have been developed in response to the recession and tough economy.

- *ftc.gov/moneymatters*. The Federal Trade Commission's *Money Matters* site has ideas for dealing with debt, coping with layoffs, wise use of credit cards, and avoiding foreclosure.
- *debtadvice.org*. The National Foundation for Credit Counseling's *Debt Advice* site has interactive budget and mortgage calculators, video tips, and quizzes. You'll be able to find local, certified credit and housing counselors, as well as information about bankruptcy counseling, foreclosure prevention, and identity theft.



**Staff:** Jane Duerre, Warren Nelson, Mona Buisker, Darah Melroe,  
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