



Plan Now, Avert Regrets in Retirement

If you're putting off retirement planning, you might want to talk to someone who's already retired. Consider that:

- Fifty-seven percent of retirees expressed regrets about financial decisions they'd made while they were still working, according to a Consumer Reports National Research Center online survey released in early 2011.
- Only 28% of retirees were "highly satisfied" with their retirement preparations, according to the same survey.

The financial decisions you make today are already shaping the answer. Here are four key tactics to help you avoid becoming a retiree with regrets.

1. Live within, or below, your means.

One source of retirees' regrets stems from mixing up needs with wants during their working years. For instance, they bought a bigger house, rather than one they could afford, and their retirement nest egg languished. Be realistic about what you can and cannot afford.

2. Educate yourself about your investments.

People who hand over money to an investment adviser and then just hope for the best often become disillusioned. So they hop from fund to fund or adviser to adviser. That leads to bad financial moves and later regrets. Educate yourself about your investments. Ask questions. Know the risks.

3. Start saving and planning for retirement now.

In the *Consumer Reports* survey, 39% of retirees said they wished they'd begun saving earlier. Save for retirement throughout your working life to get the advantages of compounding.

4. Envision what you want your retirement to be.

A 2010 survey by Merrill Lynch asked retirees with \$250,000 or more to invest to give advice to people who were still working. Just over half of the respondents said they wished they had focused more on their "life goals" than on "the numbers" in planning for their retirement.

Keep Us Up To Date!

Please contact Norstar FCU if there are any changes to your account information. Keep us up-to-date if you move or have a new phone number. It is for your convenience that we are able to contact you.

Notice to Bill Pay Users

If there is no activity in your Bill Pay account for 180 days, Norstar FCU will change your status to inactive. This is to reduce costs to the Credit Union. You may contact an employee if you would like to use Bill Pay again.

Closings

Columbus Day/Native American Day
Monday, October 14

Veteran's Day
Monday, November 11

Thanksgiving Day
Thursday, November 28

Christmas Day
Wednesday, December 25

New Year's Day
Wednesday, January 1

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

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Call Us Before You Travel

Debit card fraud is increasing rapidly and often occurs for from home. That's why we need to hear from you before you travel. When you tell us you're away, you're assured continue use of your debit card. If you don't let us know, it is possible that you won't be able to use your debit card for purchases.

- Let us know ASAP if your card is lost or stolen
- Your default daily limits are \$200.00 for cash and \$500.00 for point of sale. Let an employee know if you need your limits increased for a special purchase
- Let us know ahead of time if you will be traveling outside of the tri-state area (SD, ND & MN)
- Keep your PIN separate from your card
- You can use all Advantage and Allpoint ATM's in all states with no fees.



Congratulations to the monthly Pee Wee Penguin winners!

March: Autumn Wegleitner
June: Jordan Dawson

April: Easton Zuehlke
July: Preston Rath

May: Canyon Brassfield
August: Nick Nelson