



Dividend Announcement

Dear Members,

For the past 70 years Norstar FCU has enjoyed success as a member owned credit union. You have faithfully deposited your hard earned money and borrowed funds for purchases throughout your life. Because of your patronage and support, our credit union has been able to offer some of the most competitive financial products.

I am proud to announce, for the first time ever, we will pay eligible members over \$30,000 in dividends and an interest refund to be disbursed on Friday, January 13th into your "A" savings account. We realize that your active participation of both borrowers and savers have contributed to a successful year for the credit union.



The staff and I will be forever grateful. It is because of our dedicated membership that we have prospered and grown to be over \$35 million in assets and considered one of the top credit unions in South Dakota.

I look forward to seeing you at the Annual Meeting in February. Thank you for being a member of the Norstar Federal Credit Union. We are working hard every day for your continued loyalty and trust.

Have a happy and prosperous New Year!

Jane

2014 Annual Meeting

**Thursday, February 13
6:00 p.m.
Amacher Auditorium
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. DuWayne Bosse and Matt Feldhaus currently hold these positions. If you or anyone you know would like to serve on the Board of Directors, please contact Peggy Pearson at 448-5596 or Dan Yelkin at 448-3139 of the Nominating Committee.

Everyone is welcome to attend!

2014 NFCU Scholarship

Norstar Federal Credit Union awards two \$500.00 scholarships—one for a graduating senior and one for a currently enrolled full-time college, university, or vocational student. To receive more information, please contact the credit union. Applications will be available to pick up or online at www.norstarfcu.com by February 15, 2014.

The deadline for mailing your NFCU Scholarship application is April 15, 2014.



Congratulations to the monthly Pee Wee Penguin winners!

September: Moses Broberg

October: Hanna Miller

November: Raeann Hagenson

Tax Season Reminders & Information

Are you getting a tax refund?

Avoid unnecessary returned refunds. When electronically filing your tax returns, all tax forms ask for pieces of critical data: the financial institution's Routing & Transit (R&T) Number and your account number. The accuracy of this information is critical for proper receipt. Also, the names on the account must match the name on the tax refund. Bad data causes delays.

If you are unsure of your account number, contact the credit union prior to filing your tax return.

Missing your 1099-INT?

If you did not receive a 1099 from us, it may be because you did not earn enough interest. If you earned less than \$10.00 in interest, a 1099 is not generated for your account.

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 2013. You are the reason we are here. A sincere thank you to each and every one of our members!

Closings

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17

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
(866)322-2328

Web Site
www.norstarfcu.com

Email
info@norstarfcu.com

Annual Notice Regarding Your Visa-Branded Debit Card

You may use your Visa Debit Card to initiate both Visa debit and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the PULSE network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.



Board of Directors: Kurtis Larson, Chairman; Deb Hagen, Vice Chairman; DuWayne Bosse, Secretary; Matt Feldhaus, Kurt Zuehlke
Supervisory Committee: Denis Mikkelson, Chairman; JoAnn Hawkinson, Wayne Buhl, Kristi Jones, Steve Franzen