



Manager's Comments

Hello Members,

My name is Jane Duerre and I'm the new manager of your credit union.

I grew up in Marshall County on a farm on Clear Lake near Lake City and I lived in South Dakota for 21 years. I moved to Arizona where I lived in Prescott for 18 years and then in Phoenix for 8 years. I have an extensive background in banking and have worked for Norwest, Wells Fargo and National Bank of Arizona holding several positions including personal banking, lending and managing.

I moved back to South Dakota last fall and am to married Kent Duerre, and we live on Roy Lake. In my spare time, I enjoy fishing, golfing, gardening, traveling and spending time with family.

I'm looking forward to meeting all of you in the next few months and am very excited to be here and look forward to serving you.

This will be my last communication to the members of Norstar Federal Credit Union as I will be retiring at the end of the year.

I have truly enjoyed my eight years with the credit union and have witnessed substantial growth in all areas of the credit union.

The best part of any job is the people contact that I experienced day to day. My working with the staff, the volunteers, the members and the people in our community has been a delight and the thing I am sure I will miss most. The employees at Norstar provide excellent service to our members and I believe the main reason for our success.

Everyone asks me what I am going to do when I retire and my answer has always been that I don't know because I have not yet experienced it. Rosemary and I do plan to spend a few months in Arizona this winter.

I wish each of you and Norstar Federal Credit Union much success in the future. I am excited that Jane Duerre has been hired as my successor as I believe she will bring some new perspectives to the credit union.

Thank you so much for letting me be a part of the credit union for the last eight years.

Don Oberlander

2011 NFCU Scholarship

Norstar FCU now awards two \$500.00 scholarships—one for graduating seniors and one for college students. To request an application or to receive more information, please contact the credit union. The deadline for mailing your NFCU Scholarship application is April 21, 2011.

Applications will be available to pick up or online at www.norstarfcu.com by February 15, 2011.



Dakotas' Credit Union High School Financial Scholarship

Mid-America Credit Union Association has announced that it will award ten \$500.00 scholarships for the 2011-2012 school year—five in South Dakota and five in North Dakota. To apply, download an application from www.midamericacua.coop, select scholarship under the education heading or stop by Norstar FCU. Applications must be postmarked by Friday, March 25, 2010. If you have any questions about the scholarship, please call the Mid-America Credit Union Association at 1-800-279-6328.

Congratulations to the monthly Pee Wee Penguin winners!

September: Brynlee Patterson

October: Mariah Tosse

November: Daynika Zuehlke

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 17
	Presidents' Day Monday, February 21
Hours	<u>Lobby</u> Monday - Thursday 9:00 am - 4:00 pm
	<u>Drive - Up</u> Monday - Friday 8:45 am - 4:30 pm
Contact Us	Friday 9:00 am - 4:30 pm
	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

2011 Annual Meeting

Thursday, February 10
6:30 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. Matt Feldhaus and DuWayne Bosse currently hold these positions. If you or anyone you know would like to serve on the Board of Directors, please contact Kim Buhl at 448-5647.

Everyone is welcome to attend!



Board of Directors: Kurtis Larson, Chairman; Deb Hagen, Vice Chairman; DuWayne Bosse, Secretary; Matt Feldhaus, Kurt Zuehlke

Supervisory Committee: Denis Mikkelson, Chairman; Janelle Swanson, Ryan Furman, JoAnn Hawkinson, Anne Zierden