



A PUBLICATION OF NORSTAR FEDERAL CREDIT UNION

WINTER 2019

2018 Annual Meeting

Wednesday, 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. 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!

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.

Visa's Zero Liability states the financial institution will not hold a cardholder liable for unauthorized purchase transactions that were processed through Visa.

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.

Dividend and Loan Interest Rebate Announcement

Dear Members,

Happy New Year! This year Norstar FCU will be celebrating our 77th Anniversary! Entering into our 77th year, NFCU has enjoyed success as a member owned and supported credit union. You have faithfully deposited money and borrowed funds 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, we will pay eligible members over \$25,000 in interest refunds and dividends to be disbursed on Thursday, December 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.

It is because of our dedicated membership that we have prospered and grown to be over \$44 million in assets and considered one of the top credit unions in South Dakota.

I look forward to seeing you at the Annual Meeting on February 13th at the Amacher Auditorium. We have many new members and we hope you will join us this year. We have some exciting news regarding our new building!

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

Natasha Schultz



Hello, I'm Natasha Schultz. I was born and raised in Eden and graduated from Britton-Hecla High School in 2014. I then went on to South Dakota State University and graduated this May with a bachelor's degree in Business Economics. During college, I worked at a different credit union but came back to Norstar FCU during the summers. I recently got married and still live in the area. I am excited to be back working here as a teller!

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.norstarfcu.com or we will mail you a free copy upon request if you call us at 605-448-2292.

Closings

Martin Luther King, Jr. Day

Monday, January 21

Presidents' Day

Monday, February 18

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4

Labor Day

Monday, September 2

Columbus Day

Monday, October 14

Veterans' Day

Monday, November 11

Thanksgiving

Thursday, November 28

Christmas Day

Wednesday, December 25

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

Location

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Britton, SD 57430

Phone

(605) 448-2292

(866) 322-2328

Web Site

www.norstarfcu.com

Email

info@norstarfcu.com

Avoid Scams on Facebook

Scams on Facebook happen when people create fake accounts or hack into existing Facebook accounts or Pages you've liked. The scammers use these fake or compromised accounts to trick you into giving them money or personal information. If you've received a message that you believe is a scam, you should avoid responding and report a message to Facebook. Here are some common scams to watch out for:

Romance scams: Romance scammers typically send romantic messages to people they don't know, often pretending to be divorced, widowed or in a bad marriage. They'll engage in online relationships in hopes of receiving money for flights or visas. Their goal is to gain your trust, so the conversations may continue for weeks before they ask for money.

Lottery scams: Lottery scams are often carried out from accounts or Pages impersonating someone you know or an organization (such as a government agency or Facebook). The messages will claim that you're among the winners of a lottery and that you can receive your money for a small advance fee. The scammer may ask you to provide personal information, such as your physical address or bank details.

Loan scams: Loan scammers send messages and leave posts offering instant loans at a low interest rate for a small advance fee.

Access Token Theft: A link is shared with you that requests access to your Facebook account or Page. The link may look like it came from a legitimate app, but instead it is a way that spammers can gain access to your account and spread spam. To protect yourself from scams, here are some general tips to keep in mind:

- People asking you for money who you don't know in person
- People asking you for advance fees to receive a loan, prize or other winnings
- People asking you to move your conversation off Facebook (such as a separate email)
- People claiming to be a friend or relative in an emergency
- Messages or posts with poor spelling and grammatical mistakes
- Pages representing large companies, organizations or public figures that are not verified
- People or accounts directing you to a Page to claim a prize
- People messaging you from a country that doesn't match what they've told you about themselves

www.facebook.com



Board of Directors: Kurtis Larson, Chairman; Deb Hagen, Vice Chairman; Sara Sorenson, Secretary; Matt Feldhaus, Mark Ellingson

Supervisory Committee: Steve Franzen, Chairman; Wayne Buhl, Kristi Jones, Lynn Eberhart, Sarah Grupe