

Annual Meeting

Wednesday, February 5
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.

From the Manager

Dear Members,

Happy New Year! Last December we moved into our highly anticipated new office located right on Highway 10 in Britton. This new full service office is complete with two drive up lanes, a drive up ATM and night drop. This is also the ideal location for our members.



We have a lot of people gravitate here because we are local. We keep our decision making local and still provide all the bells and whistles that the big banks do. We are able to stay cutting edge because we are one the strongest credit unions of our size in South Dakota. And because we are healthy, it allows us to build this new building that will be more spacious and convenient for our members and more space for adding staff as needed.

Norstar recently added our latest technology which allows you to sign loan documents electronically by e-mail or smart phone. You still have the option to sign paper if you prefer to come in. We also upgraded our website recently to be more user friendly. Your log in and passwords did not change.

I am proud to announce, Norstar paid eligible members over \$25,000.00 in interest refunds and dividends disbursed on Friday, 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.

The annual meeting date is set for February 5th at the Amacher Auditorium at 6:00 PM.

As always, we value your membership and hope you will stop by soon to visit our new office located at 515 Vander Horck.

Sincerely,

Jane

New Office Location:

**515 Vander Horck
Britton, SD 57430**



◆ **ATM now located in new drive up**

Same Mailing Address: PO Box 917, Britton, SD 57430

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.

IRS Warns Against Tax Scams

The Internal Revenue Service is again warning taxpayers to be alert to tax time phone scams where aggressive criminals pose as IRS agents in hopes of stealing money or personal information.

Phone scams or “vishing” (voice phishing) continue to pose a major threat. The scam has cost thousands of people millions of dollars in recent years, and the IRS continues to see variations on these aggressive calling schemes.

Beginning early in the filing season, the IRS generally sees an upswing in scam phone calls threatening arrest, deportation or license revocation, if the victim doesn’t pay a bogus tax bill. These calls most often take the form of a “robo-call” (a text-to-speech recorded voicemail with instructions to call back a specific telephone number), but in some cases may be made by a real person. These con artists may have some of the taxpayer’s information, including their address, the last four digits of their Social Security number or other personal details.

How do the scams work?

Criminals make unsolicited calls and leave voicemails with urgent callback requests claiming to be IRS officials. They demand that the victim pay a bogus tax bill by sending cash through a wire transfer, prepaid debit card or gift card.

Many phone scammers use threats to intimidate and bully a victim into paying. The phone scammers may alter or “spoof” their caller ID to make it look like the IRS or another agency is calling. The callers may use IRS employee titles and fake badge numbers to appear legitimate.

Here are some things the scammers often do, but the IRS will not do. Taxpayers should remember that any one of these is a tell-tale sign of a scam.

The IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Threaten to immediately bring in local police or other law-enforcement groups to have the taxpayer arrested for not paying.
- Demand that taxes be paid without giving taxpayers the opportunity to question or appeal the amount owed.
- Ask for credit or debit card numbers over the phone.
- Call about an unexpected refund.

REMEMBER: Do not give out any information. Hang up immediately. The longer the con artist is engaged; the more opportunity he/she believes exists, potentially prompting more calls.

For more information visit [Tax Scams and Consumer Alerts](#) on IRS.gov.

www.cuad.coop/memos



Closings

Martin Luther King, Jr. Day

Monday, January 20

Presidents’ Day

Monday, February 17

Memorial Day

Monday, May 25

Independence Day

Friday, July 3

Labor Day

Monday, September 7

Columbus Day

Monday, October 12

Veterans’ Day

Wednesday, November 11

Thanksgiving

Thursday, November 26

Christmas Day

Friday, 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

515 Vander Horck Ave
PO Box 917
Britton, SD 57430

Phone

(605) 448-2292

Web Site

www.norstarfcu.com

Email

info@norstarfcu.com

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

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