

Annual Meeting

The date for the annual meeting has not been set. Watch for any updates via website or the Journal.

We have not set a date for the meeting yet as we may have to do something different this year due to COVID-19. The meeting is typically in February, more to come as we get closer. One member of the board is up for election 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.

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! As we continue to find our way through these unprecedented times of the COVID-19 pandemic, I would like to thank our members for your patience and understanding. Although we could not always greet you in person this year, we are thankful for the online suite of products that helped us still serve you. From loan applications, online banking, mobile deposits, and e-signature, we found a way to keep the virtual doors open. We are also blessed with this new building that offered us two lanes for drive up, ATM and night drop. Having the two lanes helped us greatly when we needed it most.



We have a lot of people gravitate here because we are local. We keep our decision making local and still provide all the online products and services that the big banks do.

Norstar will be adding a new version of online banking in the first quarter of 2021. It is the same access through our website but a more user-friendly page with all the favorites on the first page. User ID's and passwords will remain the same.

I am proud to announce, we will pay eligible members over \$50,000.00 in interest refunds and dividends to be disbursed on Thursday, December 10th 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.

Norstar FCU has not set the date for our annual meeting, it is normally scheduled for February. More to come as we know. See side note for more info.

As always, we value your membership and thank you for your patience during this pandemic. We will still accommodate all needs by calling and setting an appointment to come in for a new account, loan or safe deposit box. We sincerely hope 2021 is a normal year for everyone.

Stay healthy and have a happy and prosperous New Year!

Sincerely,

Jane

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.

HOW TO AVOID A SCAM

Recognizing these common signs of a scam could help you avoid falling for one.

FOUR SIGNS THAT IT'S A SCAM

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They also use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

WHAT YOU CAN DO TO AVOID A SCAM

Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.

Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email, or text to ask for your personal information, like your social security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links.

Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with a gift card or by using a money transfer service, like Western Union. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

November 2020 <https://www.consumer.ftc.gov/articles>

Closings

Martin Luther King, Jr. Day

Monday, January 18

Presidents' Day

Monday, February 15

Memorial Day

Monday, May 31

Independence Day

Monday, July 5

Labor Day

Monday, September 6

Columbus Day

Monday, October 11

Veterans' Day

Thursday, November 11

Thanksgiving

Thursday, November 25

Christmas Day

Friday, December 24

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: Kristi Jones, Chairman; Wayne Buhl, Lynn Eberhart, Sarah Grupe, Angela Hawkinson