

CHEROKEE
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HOLIDAY CLOSINGS

November 11-Veterans Day,
CLOSED

November 26-Thanksgiving,
CLOSED

December 24-Christmas Eve,
Closing at 12:30 p.m.

December 25-Christmas Day,
CLOSED

December 31-New Year's Eve,
Closing at 3:00 p.m.

January 1, 2010-New Year's Day,
CLOSED



Jeff Hayes
President/CEO

Strong, Stable, Vibrant

Our global economy and the financial industry have seen difficult times over the past year. Some of these difficulties have hit fairly close to home. Nevertheless, it is our report to you, our credit union members, that North Star Community Credit Union remains strong, stable, and vibrant.

As a constant, North Star reviews its condition and needs, and determines the credit union's abilities to provide the best possible advantages to its members. We continue to grow in deposits because North Star offers strong deposit interest rates to all its members. North Star's loan programs remain strong as the credit union continues to offer fair and affordable rates, terms, and conditions for members' borrowing needs.

During these difficult times it is important to know that your credit union is here to provide consistency and strength to your needs. In the spirit of "People Helping People" North Star will continue moving forward in a manner that provides strength and stability to its foundation and structure, while striving hard to provide access to high quality financial services that will prove beneficial to you and your family.

Happy Credit Union Day 2009

We're celebrating a special day, and you're part of it.

Join us October 16th to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of North Star Community Credit Union.



More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates

and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

It's your money, and this

International Credit Union Day, we want to thank you for trusting North Star Community Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today or stop by on October 16th and say hello.

In honor of International Credit Union Day
we will be serving refreshments
Friday, October 16th from 10 a.m. to 5 p.m.

We look forward to seeing you.



Let the Sun Shine Through: Refinance Your Car

These days, any extra money can come in handy. If you're trying to cut costs, refinancing your car loan can free up some cash.

With the money you save by refinancing, you might be able to pay down other debt or stash some away in an emergency savings fund.

Stop in and see us today. A low rate auto loan can brighten up your financial portfolio.

*Existing North Star Auto Loans not eligible.

New Members W·E·L·C·O·M·E

Share the Benefits of Credit Union Membership

As we continue to grow, we encourage you to spread the word about credit union membership among your family, friends and neighbors so they can take advantage of the same great benefits you're already enjoying - low rates on loans, higher yields on savings and investment accounts, convenient online services, and a friendly and knowledgeable staff. Do your friends and relatives a favor and share these perks with them!

For more information regarding North Star Community Credit Union membership and its money-saving benefits, stop by one of our convenient locations or give us a call.

GO GREEN GO PAPERLESS GO WITH ELECTRONIC STATEMENTS



eStatements are the electronic delivery of your North Star Community Credit Union statements. This electronic version of your paper statements is securely stored, available only to you within online banking, and is a free service.

Signing up for eStatements is easy from within online banking, CU Online 24/7. Simply visit our Web site at www.nscu.org and click on CU Online 24/7. From within CU Online 24/7 click on eStatements.

Benefits of eStatements:

- We'll file it for you - eStatements will be archived for 18 months.
- Immediate email notification when new statements are available.
- Secure - statements are secure, so sensitive data is encrypted for your protection.
- Cost savings in postage, paper and printing - allowing North Star Community Credit Union to keep loan rates low, saving rates high and fees to a minimum.
- Remote access - view your statements anywhere you have an Internet connection.
- Environmentally friendly.

Sign up for eStatements today!



On Aug. 7, Cherokee hosted their annual Member Appreciation Day. Members stopping that day were treated to grilled hot dogs and soda. The hot dogs were grilled by CEO, Jeff Hayes, and member Jim McClain.

THERE IS A DIFFERENCE™



Lobby Hours:

Mon-Thurs: 9:00 a.m.-5:00 p.m.
Fri: 9:00 a.m.-6:00 p.m.
Sat: 9:00 a.m.-Noon (Loan officer available)

Drive-Up Hours:

Mon-Thurs: 8:30 a.m.-5:00 p.m.
Fri: 8:30 a.m.-6:00 p.m.
Sat: 8:30 a.m.-Noon

Touch Tone Teller 24/7:

(877)478-3699

www.nscu.org