

CHEROKEE
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IDA GROVE
216 Moorehead Ave.
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Save the date!



38th Annual Meeting
with entertainment by
The Cartwright Brothers
April 24, 2010
Tickets available March 1, 2010



Thank you for your patience during the recent site work done for the parking lot expansion at our Cherokee location.



Jeff Hayes
President/CEO

Where did 2009 go? I don't know if it really is a function of age, but time seems to pass by more quickly now than it did in my younger years. Each year we are blessed with 365 days that we each need to properly utilize to perform our many labors of life. With time flying by so quickly I, myself, need to take advantage of each minute and every worthy opportunity.

As a credit union, one of our many functions is to promote the sensible, cautious, and prudent management and use of money. At North Star Community Credit Union we strive to meet the challenge to provide quality products and services in a manner that enables the credit union to extend such products and services to one and all. Regardless of financial status the credit union's good rates (deposits and loans) are designed for all to use. We invite anyone who qualifies for credit union membership to take advantage of the credit union's offerings.

To qualify for membership, basically one must live or work within Cherokee or Ida county or one of the connecting and contiguous counties; 11 counties in total. Further, a direct family member, such as a child, grandchild, parent, or grandparent of a credit union member may join membership as well.

I clarify membership requirements so as to better the understanding that one might be able to join the credit union and avail themselves to credit union advantages. With the start of a new year, and especially given how time seems to move more quickly, let us start the new year by examining our financial organizations and see how improvements might be made. Parents and grandparents, for example, might discuss financial organization with their families and encourage them to review and make necessary corrections. Feel free to offer help in learning and understanding how prudent preparations can greatly help their future. Feel free to discuss the credit union advantages and refer family and friends to North Star to see how we can help build a sound financial foundation even for the basic needs.

As we move through 2010, let us take time to contemplate how we might each make a positive difference in the world, especially within the realm of our own personal and family organizations. This would certainly be a worthy use of a portion of this year's 365 days.

Scholarships Available

North Star Community Credit Union is pleased to offer the opportunity for members to apply for two college scholarships.

The first scholarship available is the 2010 Family Involvement Board Scholarship. Two different scholarship programs are available:

1. A scholarship program for high school students planning to enter college (high school scholarship), and
2. A scholarship for nontraditional-aged and continuing education students (nontraditional scholarship). The high school scholarship competition will award a total of \$3,750. The first-place prize is \$1,500; second place is \$1,000; third place is \$750 and fourth place is \$500.



The nontraditional scholarship category will award two \$1,000 scholarships.

The second scholarship program is the 2010 North Star Community Credit Union Scholarship. North Star will be awarding one \$1,000 scholarship and two \$500 scholarships to graduating seniors.

The official rules, regulations and entry forms for both scholarships are available online at www.nscu.org as well as in hard copy at both North Star locations.

Let Us
Be Your

IRA

Safe Place

Experts recommend that you diversify your individual retirement account (IRA) investments. Let a credit union IRA certificate be the "safe place" in your IRA portfolio. That's because a credit union IRA certificate is an insured investment.

And, we offer all types of IRAs from traditional to Roth IRAs to Education IRAs. If you're not sure which type is best for you, we can help you sort through the facts.

Contact us today. You'll find our rates competitive, and our staff friendly and helpful. Then, you can rest assured knowing your IRA is safe.

Visit us online at www.nscuu.org for current rates.

'Tis the Season to Be Saving

Do credit card bills from the holidays leave you overwhelmed? We can help.

A credit union Christmas Club Account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Avoid a credit card hangover this holiday season. Come see us today to set up a Christmas Club Account.



We Love Our Debit Cards



They look like credit cards, but when consumers make purchases using debit cards, the dollar amounts are deducted from their checking accounts.

Why are people reaching for their debit cards in record numbers?

- Convenience--It's quicker to pull out a plastic card at the point-of-sale than to write a check. It's also easier to track spending with cards than with cash--and using plastic eliminates the need to even carry cash.
- Pay-as-you-go--With debit cards, you have the convenience of plastic without carrying a loan balance or paying interest.
- Security--Security features built into debit cards help merchants verify that the actual cardholder is the one using the card.
- Cash back--If you use your PIN (personal identification number) for a debit card transaction rather than signing a receipt, you can request cash back at many merchant locations. The merchant will add the cash amount to your transaction total.
- Wide acceptance--Debit cards are accepted at locations worldwide, while many merchants are reluctant to accept non-local checks.

Apply for your MasterCard debit card today!

It's Fun To Save with a Kirby Kangaroo® Club Account



Kids age 12 and under will love saving with KIRBY KANGAROO. And best of all, while they're having fun, your child, grandchild, nephew or niece will be learning good financial management skills.



Kirby Kangaroo Club members were entertained with a magic show at the Halloween Hoopla.

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.nscuu.org