

Happy Credit Union Day 2010

We're celebrating a special day, and it's all about our commitment to you.

Join us October 22nd to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At North Star Community Credit Union, we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, 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.

In honor of International Credit Union Day we will serve refreshments Friday, October 22nd from 10 a.m. to 5 p.m.

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 experience even better.

We look forward to seeing you.



CHEROKEE
1030 S. 2nd St.
712.225.5731 • 800.848.5731

IDA GROVE
216 Moorehead Ave.
712.364.3000 • 800.297.5059

Upcoming Holiday Hours

November 11-Veterans Day, CLOSED

November 25-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, 2011-New Year's Day, CLOSED

Holiday Open House

Join us for some holiday cheer!

Friday, December 10th, 10 a.m. to 5 p.m.

Enjoy refreshments and pick up your 2011 calendar.

Get Rolling this Fall with a great rate!

New Auto Loans as low as **4.14%** APR*

Used 2009 & 2008 as low as **5.14%** APR*

*North Star also offers competitive rates for older used vehicles. APR=annual percentage rate. Up to 100% financing available with flexible terms. Standard credit qualifications apply. *Advertised rate includes a 0.25% rate discount for automatic payment from your North Star Community Credit Union share draft account, and a 0.10% rate discount for enrolling in online banking and maintaining eStatements. Rates subject to change without notice.

A SPECIAL GIFT TO YOU...



Holiday Loans at a Great Rate!

To make your holidays merry and bright, North Star Community Credit Union is offering a very special **7.99%** APR on Holiday Loans. You can borrow up to \$3,000 and we'll give you up to 12 months to repay the loan. Holiday Loans are available through December 31st, so don't put off applying.

Call or visit North Star today, or apply online at www.nscuu.org.

Rate expressed as Annual Percentage Rate (APR). Borrowing the maximum of \$3,000 with a 12 month term assumes a monthly payment of \$260.97. Standard credit qualifications apply.



North Star recently installed a new electronic marquee at our Cherokee location. This full color LED marquee allows us to display current time and temperature, plus colorfully displaying credit union events and promotions. As a public service, we also display information about upcoming public events that would be of interest to our members. The project will be completed Spring of 2011 with the addition of landscaping. Next time you're at the Cherokee location check out our new marquee.



Left: Horn Memorial Hospital and North Star together held the 3rd Annual Children's Miracle Network Fun Run/Poker Run on Sunday, August 29th. There were 82 entries for the 126 mile route. A total of \$1,229.00 was raised. **Right:** Deb Erickson, Teller, presented Natasha Olhausen with four tickets to Adventureland. Natasha purchased the winning Love Link during the recent fundraiser for Children's Miracle Network. **A special thank you to all the members who participated in the fundraisers!**

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