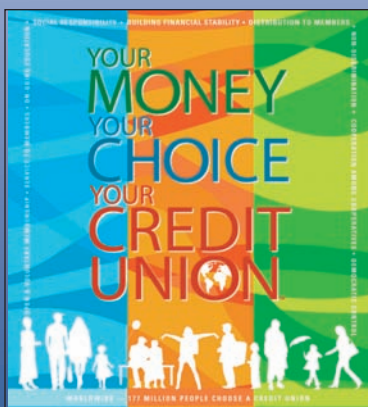


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38th Annual Meeting
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Current Auto Rates

New 2010 & 2009
as low as **4.50%** APR

Used 2009 & 2008
as low as **6.50%** APR

Used 2007
7.00% APR

North Star also offers competitive rates for older used vehicles. APR=annual percentage rate. Up to 100% financing available with flexible terms. Rates subject to change without notice.



Jeff Hayes
President/CEO

WARNING:

Thank you for taking time to read this article. I trust you will find value in its warning.

Throughout my financial career I have seen many scams and schemes, all designed to defraud and gain wrongful access to money, accounts, and valuable identification. At North Star Community Credit Union great measures and precautions are taken to protect account holders. Security measures are continually updated to improve safety and soundness.

Now, despite the many security measures in place, the activities of scammers and schemers continue to exist, even evolve. Perpetrators attempt to bilk dollars from account holders through more personal means. These

attempts are being made through such avenues as personal mail boxes, email addresses, and home telephones.

One such scheme currently in play targets individuals sincerely looking for ways to earn additional income. The scam is to approach an honest individual with the opportunity to earn additional income by having checks or money orders sent to them. Then, based on specific instructions, deposit or cash such checks/money orders using their personal account. Next, withdraw the dollars, and using a Western Union type service, the money is wired on to a third party, sometimes referred to as the supplier or vendor. The agreement is that the innocent individual gets to keep 10 percent of the funds as payment for service. HOWEVER, what is really happening is that the individual is actually given fraudulent checks/money orders to deposit/cash off his personal account with "good" dollars and wire on to the third party accomplice. By the time the fraudulent check/money order is returned to the credit union as uncollectible the funds are long-gone and the individual is left alone, responsible to repay the loss. To help avoid such circumstances remember: 1) If it sounds too good to be true, it most likely is; 2) If the job requires you to filter checks through your personal account, the offer is very suspect; and 3) If you are asked to cash/deposit checks/money orders and then withdraw the funds to wire out through yet another business [like Western Union] it is most possible someone is attempting to use you for their gain. Seek advice and counsel from your credit union representative.

Another scam that we are seeing more of runs like this: An elderly person receives a call from a scammer posing as a relative, generally a grandchild, or a relative whom they might know but not very well, asking for help. The caller explains they are in a distant area, often Canada, and are having car trouble (or have been arrested for a traffic violation, for example), and need your financial assistance. The caller pleads that you don't call their parents (spouse, or anyone else) because they don't want to get in trouble with them. Once you agree to help by sending money and promise not to call anyone about the matter, the caller then provides you with the dollar amount to withdraw from your account (generally less than \$3,000) and provides wiring instructions asking you to use a Western Union like service not associated with your credit union or bank. They may even provide a telephone number to call the repair shop, etc. or have the repair shop call you. THIS IS A SCAM. Once you withdraw your dollars and wire the funds you have lost your money and recovery is unlikely. A good rule of thumb in these situations is to make sure you DO talk about it with a trusted relative, friend, or credit union employee, regardless of the caller's instructions. Talk about your mysterious call, the transaction, the instructions you received, and your suspicions.

Unfortunately, there are those in our world that work hard at doing wrong. If you receive questionable telephone calls, do not give out any information, do not answer questions you find suspicious, and feel free to hang up on the caller at any time.

Working together, we will all strive to protect you and your personal business.

Welcome to QuickChange™

Self-service coin deposit center



Fast and easy to use!

- Simply follow the on-screen instructions.
- Accepts US coins only.
- Take your receipt to a teller for deposit or to receive cash.
- Located at our Cherokee location.

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North Star now offers online loan applications for your convenience. Simply visit us online at www.nscuu.org to view available applications. Online applications are secure, convenient and fast. Available anytime day or night.



A Credit Union Credit Card:



Your Best Bet

You've likely heard about some of the credit card changes in the new CARD act. Credit unions largely conform to the new rules already, and always have. If you already have a credit union credit card—good for you. If not, now is the time for change.

You'll not only pay **lower interest rates** than you will with a bank card, but you'll get **low fees**, a **reasonable grace period**, and **great member service** that are just routine at the credit union. It's worth the few minutes it'll take to compare the card you're using with what you'll get using a credit union credit card.

People Helping People

North Star Presents Iowa Credit Union Foundation Grant

Jeff Hayes, President/CEO, and Kallie Morrow, Marketing Specialist, present a check for \$500 from the Iowa Credit Union Foundation to credit union members Tyrone, Saundra and Sonrie Barrow. The Barrow family lost all of their personal belongings during a recent fire at the Timber Ridge apartment complex. This grant fund was established in 1995 by the Iowa Credit Union Foundation to assist credit union members who have suffered a significant loss because of a disaster.



THERE IS A DIFFERENCE™



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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

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(877)478-3699

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