

**CHEROKEE**  
1030 South 2nd Street  
(712) 225-5731 • (800) 848-5731

**IDA GROVE**  
216 Moorehead Avenue  
(712) 364-3000 • (800) 297-5059



**North Star  
Community  
Credit Union has  
updated its website!**

The site has been redesigned with a fresh, new look and has been updated with information about the latest products and services we offer to our members. It will continue to provide support and information to answer any member's questions. Feel free to check us out online at [www.nscu.org](http://www.nscu.org).

**You've got a strong  
credit union behind you.**



**Jeff Hayes**  
President/CEO

## Save for a rainy day

"Save for a rainy day," is wisdom handed down throughout the ages. However, as the world has been saturated with the spirit of excess, many people, if not most, feel that managing a regular savings plan is virtually impossible. The feeling is that with their current level of debt a personal savings plan is just not feasible. Many of these same individuals unwittingly equate an emergency with taking on additional debt. For example, when the family car suddenly needs new tires, or a minor/major repair, or perhaps the home furnace has major problems in the middle of the cold winter, there are no savings to cover this unexpected expense. Therefore, it results in the need to borrow the money, go into debt, to pay the cost of the unexpected repair(s). This same person that feels unable to save on a regular basis NOW is thrown into the obligation of making regular loan payments.

IF this individual would have a regular personal savings plan that sets aside a certain amount of money to be used ONLY in the event of a true emergency, then, if/when such an emergency occurs the dollars to cover the emergency issue would be ready at hand. The individual would be prepared to face the situation without the need to incur debt and pay interest unnecessarily. There would be no need to take from the family's cash flow to cover the new debt for the next several months; they would simply continue their regular savings plan and restore the emergency fund over time.

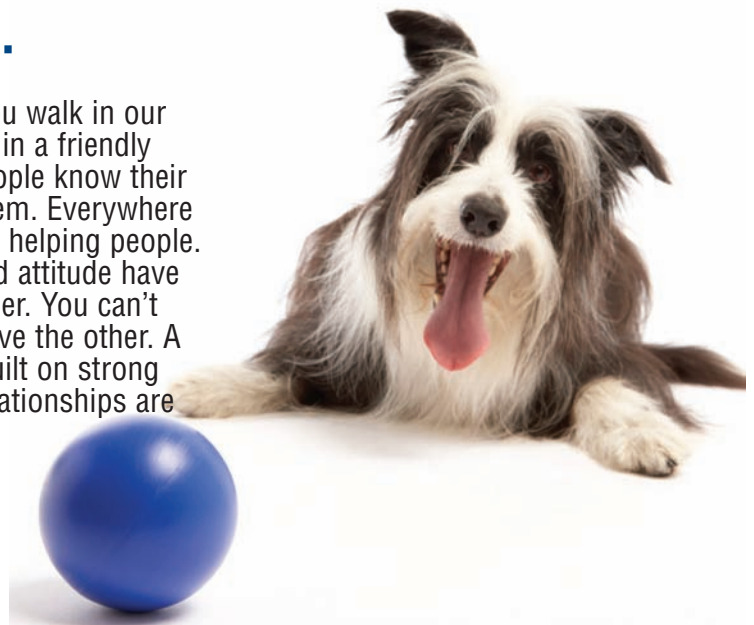
It stands to reason that IF one is able to make a loan payment for an urgent need, that same individual IS actually able to devise, implement, and live by a wise savings plan before the emergency happens. If we think about it, a \$50 monthly savings plan is far easier to manage than a \$150 loan payment plan.

It is important to be prepared. We never know when those sudden emergencies are going to hit. It is also important to be able to honestly distinguish between an emergency and a strong "want". "Wants" are not emergencies. There is such a nice feeling of comfort knowing that if/when one is faced with a sudden emergency, they are prepared to face the challenge without impacting their personal cash flow or the need to take on additional debt.

So, it seems to me, wisdom remains valid and firm in that age-old adage, "save for a rainy day."

## Friendly...

You feel it the minute you walk in our doors. You know you're in a friendly place. A place where people know their jobs and enjoy doing them. Everywhere you look you see people helping people. Good service and a good attitude have a lot to do with each other. You can't have one if you don't have the other. A strong credit union is built on strong relationships. Strong relationships are built on good service.



# Shopping for a new Car?

Check out our current auto rates

New 2011 & 2010  
as low as

**3.64%\***  
APR

Used 2010 & 2009  
as low as

**4.64%\***  
APR

Used 2008

**5.64%\***  
APR

\*Rate includes a 0.25% APR rate discount for automatic payment from your North Star share draft, and a 0.10% APR rate discount for enrolling in online banking and maintaining eStatements.

North Star also offers competitive rates for older used vehicles.

APR=annual percentage rate. We offer up to 100% financing available with flexible terms.

Rates are subject to change without notice.



## Attention North Star Debit and ATM Card holders

For security purposes, there is a daily limit for every member with a North Star Community Credit Union Debit or ATM card. Each limit per card may be different. If your limit is unknown or you have any questions, please feel free to contact the credit union at (712) 225-5731 or (712) 364-3000.

## The safest, easiest, and fastest way to receive your check!

If you are currently receiving benefit payments-including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management, and Railroad Retirement

payments by paper check: You must switch to electronic payments before March 1, 2013.

If you apply for any of these benefits on or after May 1, 2011, you must choose an electronic payment option the same time you are signing up for your benefits.

Switching from paper checks to direct deposit is quick, easy, and free at [www.GoDirect.org](http://www.GoDirect.org), U.S. Treasury Processing Center's helpline at (800) 333-1795, or by calling North Star Community Credit Union at (712) 225-5731 or (712) 364-3000.



### Open a KIRBY KANGAROO CLUB account

Kids ages 12 and under will enjoy regular activities, learn about money, and earn rewards for their savings. The friends, the fun and the financial lessons will stay with them for years to come. So enroll your child or grandchild today. Call or stop by our Cherokee or Ida Grove location.

## Apply now for a MasterCard Credit Card!

North Star's MasterCard credit card is the card to have in your wallet.



You can use it anywhere MasterCard is accepted and know that you are saving money with our low rate. There is no annual fee and you'll not only pay less for interest than you will a bank card, but you will receive low fees, a reasonable grace period to repay your balance without penalty, and great member service that comes with being a member at North Star Community Credit Union. With MYCARDINFO, on our website, [www.nscu.org](http://www.nscu.org), you can monitor activity on your card, check your history, and even make payments, at your own convenience, 24/7.

### 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](http://www.nscu.org)

