

www.nscu.org

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

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

SANBORN
106 Main Street
(712) 729-3731 • (888) 929-3731



Scan this QR code with your smart phone to visit our website.

Save The Date!

40th Annual Meeting
Saturday, April 28th, 2012

Holiday Closings

Veteran's Day
Friday, November 11th

Thanksgiving
Thursday, November 24th

You've got a strong credit union behind you.



Jeff Hayes
President/CEO

North Star Community Credit Union Welcomes Creamery Credit Union Members

As you may have heard, in July 2011, Creamery Credit Union [Sanborn, IA] and North Star Community Credit Union [Cherokee, IA] merged, continuing full operations as North Star Community Credit Union. This new operation resulted in total credit union membership of 9,500 members.

This merge serves to provide former Creamery Credit Union members with access to additional financial services including checking and money market accounts, ATM/debit cards, Individual Retirement Accounts (IRA), Health Savings Accounts (HSA), a wide range of certificates of deposit, online account access, bill pay, eStatements, Touch Tone Teller, and so forth. With this merger, Osceola County has been added to the Field of Membership.

One of the many benefits of this merger is the additional office locations. Our branch network went from two to three offices. We are pleased to announce that we are beginning to move into a location at 106 Main Street, Sanborn. In addition to full service capabilities at this new office, there will be an ATM machine installed later this fall. Take the opportunity to stop by this new office to open accounts, transact business, and visit with a loan officer. We look forward to working with, and serving, the Sanborn and surrounding areas.

Should you have any questions or concerns, please do not hesitate to contact me at (712) 225-5731 or via email at jhayes@nscu.org.

Sanborn's Gas Card Winner!



North Star Community Credit Union held a contest for Creamery Credit Union members to be entered in a drawing for a Casey's gas card.

Accepting the gas card from North Star's Loan Officer Laurie Gerstandt (left) is Lori Van Veldhuizen (right) of Sanborn.

CELL PHONES FOR SOLDIERS



“Help Our Troops Call Home”

More than 150,000 troops are serving overseas and are away from their families. Cell Phones for Soldiers and North Star Community Credit Union are calling on all Americans to support these brave men and women by donating their unused cell phones.

Members can support the collection drive by donating their phones at any North Star Community Credit Union location.

“We’re proud to show our support for U.S. soldiers, and to contribute to a worthy cause like Cell Phones for Soldiers. It is yet another way we as a credit union show our people helping people philosophy,” says Jeffrey Hayes, President/CEO.

The donated phones are sent to ReCellular, which pays Cell Phones for Soldiers for each phone – the money is used to purchase prepaid calling cards which are sent to troops. Phones and components are dismantled and recycled to reclaim materials.

This non-profit organization has raised millions of dollars in donations and distributed millions of prepaid calling cards to soldiers serving overseas.

Treasury to end over-the-counter sales of paper U.S. Savings Bonds

The Bureau of the Public Debt announced that as of January 1, 2012, paper savings bonds will no longer be sold at financial institutions. This action, which supports the U.S. Department of the Treasury’s goal to increase the number of electronic transactions with citizens and businesses, will save American taxpayers approximately \$70 million over the first five years.

But savings bonds are not going away! Electronic savings bonds in Series EE and I will remain available through purchase in Treasury Direct®, a secure, web-based system operated by Public Debt. Through this system, investors have an easy and convenient way to purchase and manage their bonds free of charge.

For further information, visit www.treasurydirect.gov.

Holiday Loans Now Available!

Let us help you check off their list of favorite things this season with a Holiday Loan!



To help celebrate the season, North Star Community Credit Union is offering a special **7.99% APR** on Holiday Loans. You can borrow up to \$3,000 and we will give you up to 12 months to repay the loan.

Holiday loans are available now through December 31st, so don’t wait. Apply today!

Call or visit a Loan Officer today, or apply online at www.nscu.org.

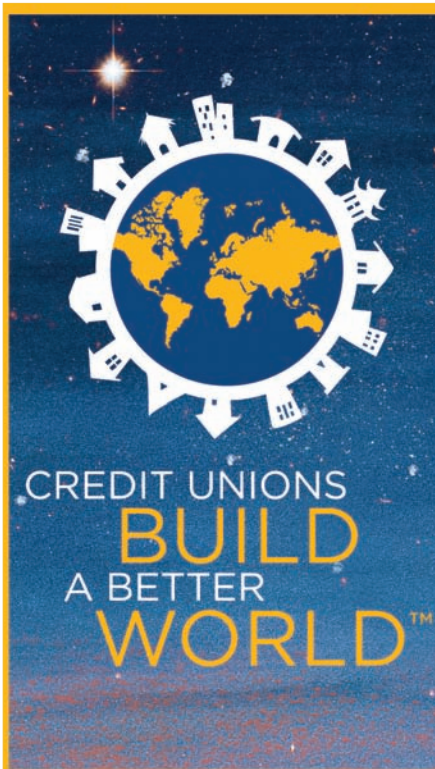
Rate expressed as Annual Percentage Rate (APR). Borrowing the maximum of \$3,000 with a 12 month term assumes a monthly payment of \$260.97. Standard Credit qualifications apply.

Credit Unions Build A Better World.

Why do 184 million people worldwide choose a credit union?

Because credit unions create many opportunities for families, help strengthen their communities and contribute to building a better world. On October 20th, 2011, North Star Community Credit Union will join 49,000 credit unions from 97 countries and over 184 million members to celebrate International Credit Union Day®.

Visit North Star Community Credit Union and celebrate with your fellow member owners!



**Join us for refreshments
Friday, October 21st
from 10am - 5pm
and celebrate the
credit union difference!**

