

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



Save the date!

40th Annual Meeting
with entertainment by the
Cherokee Washington High
School Jazz Band
April 28, 2012



Remember to pick up your 2012
calendars at North Star while
supplies last!



Jeff Hayes
President/CEO

Going forward to 2012

So much has happened over this past year and 2011 has flown by. Perhaps most notably, throughout the year many hands worked diligently at merging Creamery Credit Union with North Star Community Credit Union. On July 1st these two strong credit unions officially joined as one, expanding full community credit union opportunities further into now 12 Northwest Iowa counties [Buena Vista, Cherokee, Clay, Crawford, Ida, Monona, O'Brien, Osceola, Plymouth, Sac, Sioux or Woodbury]. Remember, as a community credit union, membership is open to anyone who lives or works in any of our 12 designated counties.

The new Sanborn Branch office is now open [106 Main Street, Sanborn, IA], presently on Tuesday/Thursday, 11:00am to 3:00pm. Soon the regular staff will be fully established, and we plan to expand office hours. Please feel free to stop by, introduce yourself, and help us make your credit union a successful part of this great community.

Now, with 2012 upon us, we each face new opportunities and challenges that will come with this new year. Many challenges will face each of us as certain groups, as families, and certainly as individuals. We know from experience that most of us at some point face financial challenges. We caution you that in your efforts to seek answers and guidance do so wisely. There are those in the world that purport to provide assistance, but may end up causing you more difficulties and higher costs in the end. We encourage anyone seeking assistance to seek out good, reputable sources, which can provide wise counsel and direction. Do know, if there is anything North Star Community Credit Union might be able to do to assist, please do not hesitate to contact us. We look forward to helping 2012 be a successful year.

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 2012 Family Involvement Board Scholarship. Two different scholarship programs are available: 1. A scholarship program for high school seniors scheduled to graduate in 2012 (high school scholarship) and 2. A scholarship for post-high school students, open to any person who is entering or attending an accredited undergraduate, graduate, or vocational program (non-traditional 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 post-high school scholarship category will award two \$1,000 scholarships.

The second scholarship program is the 2012 North Star Community Credit Union Scholarship. North Star will award one \$1,000 scholarship and two \$500 scholarships to graduating seniors of 2012.

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

Convenient Financial Services

Easy to use for people that are always on the go!

We have a great solution for busy people like you. Enroll in our online banking!

Within this site you can:

- check balances
- transfer funds
- sign up for eStatements
- enroll in Bill Pay

Don't forget that we also have available to you:

- Touch Tone Teller 24/7
- ATM and debit cards
- direct deposit
- payroll deduction
- automatic payments

We offer MYCARDINFO for our MasterCard Credit Card holders. This feature is available on our website for you. You will be able to do any of the following:

- check your card balance
- verify your last payment
- review your statement history
- pay your bill online

These are some of the services we offer our members to help make their life a little easier. Call or stop by and enroll in these services today!



Stock Up For the Holidays!

Prepare for next year's wish list by opening a Christmas Club Account today! Let us help ease some of the stress that the Season can bring.

A Christmas Club Account is simple: You can put aside any amount of money all year long. We can even take it from your direct deposit and put into the account for you. It will add up before you know it with dividends earned! When October 1st comes around, you can start withdrawing from the account, just in time for the Holiday Season. It is a great way to stock up for the Holidays.

Come see us today to set up a Christmas Club Account.



Do you have any credit union accounts that you haven't touched in years? If so, please note that the State of Iowa requires financial institutions escheat (or hand-over) to the state any accounts that have been dormant for three years or more. We recommend that you make a simple transaction with any account that has not been used in the last couple of years to avoid dormancy. It's easy! Perform a member generated transaction. A member generated transaction is: cash or check deposits and withdrawals, ATM transactions, Online Banking, Touch Tone Teller Transactions and share draft or ACH (Automated Clearing House) transactions. However, member generated transactions do not include dividend or fee postings. This will make sure your account stays in the "active" category. If you prefer not to use the account, just let us know that you would like the account to be closed.

Protect Yourself!

Nearly everyone at some point in their life will be contacted by a scam artist. It's important to never give out your personal or credit union account information over the phone unless you have made the call and the phone number came from a trustworthy source. Ensure you are using the number provided on your statement, debit or credit card, or in the phone book. If you feel you have been scammed, contact North Star at (712) 225-5731 to let us know what happened. We will NEVER contact you for any personal banking or debit card information via telephone or email. Also, we will NEVER call you to activate a credit or debit card.

Help Your Youngster Learn the Value Of Saving With A Kirby Kangaroo® Club Account.

This savings program is designed especially for kids age 12 and under. With Kirby Kangaroo, kids can learn about saving and other important financial topics through stories, games and entertaining activities. They'll receive a personal membership card, access to a fun website, special just-for-kids mailings and invitations to cool events. Open an account today and watch the future of your child grow!



Kirby Kangaroo Club members were entertained with a balloon and clown show at the Fall Kirby party.



Lobby Hours: Cherokee & Ida Grove
Mon-Thurs: 9:00 am - 5:00 pm
Fri: 9:00 am - 6:00 pm
Sat: 9:00 am - Noon (Loan officer available)

Drive-Up Hours: Cherokee & Ida Grove
Mon-Thurs: 8:30 am - 5:00 pm
Fri: 8:30 am - 6:00 pm
Sat: 8:30 am - Noon

Sanborn Hours:
Tues & Thurs:
11:00 am - 3:00 pm
Touch Tone Teller 24/7:
(877)478-3699