

# STAR BULLETIN

North Star Community Credit Union  
Maddock • Rugby • Bottineau • Cavalier • Grafton



Volume 15, Issue 1  
January 2012

## NEW OFFICE OPENING IN GRAFTON

The Board of Directors of North Star Community Credit Union is pleased to announce the credit union's expansion to Grafton ND. A temporary office location at 628 Hill Avenue is scheduled to open in late January 2012. A permanent location will be built with ground breaking in the spring.

The Grafton community hasn't had a credit union presence, so the whole philosophy of a credit union will be new to that area. We're excited that it will be NSCCU that will be offering the new way to manage finances in Grafton!

## ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail or telephone order transaction. We have enabled non-Visa debit transaction processing on the Star network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. ©CUNA Mutual Group

Please contact Joann Bergrud in the Maddock Office of the Credit Union with any questions you may have regarding this notice.

## NOMINATING COMMITTEE ANNOUNCED

A nominating committee has been chosen to procure names for the board of director positions whose terms will be up in March.

Those directors whose terms are up are: Rodger Williams and Michael Black. Both have indicated to the nominating committee that they will be seeking re-election.

For anyone else who'd desire their name to be on the ballot for the expiring board positions, please contact Ed Volk, Chairman of the Nominating Committee, by January 25, 2012.

There will be no nominations from the floor at the NSCCU annual meeting to be held in March.

## ANNUAL MEETINGS SCHEDULED

NSCCU will be hosting 3 regional annual meetings and a general membership annual meeting. Join us for a meal after which we'll answer any of your questions and give away door prizes. Meetings will be held as follows:  
**Bottineau**—Saturday, Feb. 4, 2012 at 12:00 noon at the Senior Center in Bottineau.

**Rugby**—Saturday, Feb. 11, 2012 at 11:30 a.m. at Dakota Farms Cafe in Rugby.

**Cavalier**—Saturday, Feb. 25, 2012 at 12 noon at the American Legion Hall in Cavalier.

**Maddock**—The full general membership annual meeting will be held Saturday, March 10, 2012, supper at 6:00 p.m. in Maddock. This meeting is to officially conduct any business to come before the membership, including election of board of directors, review of the financial statements and a report from the CEO.

## A MESSAGE FROM THE CEO

Credit unions at year end will finish 2011 with more members, assets and stronger capital, even after four years of historic credit crisis, a bad economy and job losses. The same will be so at North Star CCU. We experienced exceptional growth in all financial areas and achieved major strategic goals. Thank you for your patronage and we look forward to serving you with an additional office and up-to-date technology in 2012.

Cindy Hegland, CEO

## DATES TO REMEMBER:

### Offices Closed:

- January 2, 2012—New Years Day  
Observed
- January 16—Martin Luther King,  
Jr. Day
- February 20 - Presidents' Day

## TurboTax Online Deluxe Edition

### With TurboTax it's easy to do your taxes right:

- Maximum Refund Guaranteed
- 100% Accurate Calculations
- Fast Refund—in as few as 7 days with e-file and direct deposit

If you prefer to prepare your own taxes online go to [www.NorthStarCCU.com](http://www.NorthStarCCU.com) and get started today! TurboTax will guide you through your unique tax situation—including job and family changes, home and investments—then explains how they may impact your taxes. To get your discount, be sure to use the link on our website. It's never too early to get started on your taxes!



## FINANCIAL STATEMENT

Assets	\$ 129,858,240
Loans	\$ 95,124,324
Deposits	\$ 113,362,051
Equity	\$ 16,440,734
Members	8683

(As of 11-30-11)



109 Central Ave-PO Box 10  
Maddock ND 58348  
701/438-2222 or 800/410-2226

241 Hwy 2 Southeast  
Rugby ND 58368  
701/776-5869 or 800/461-5869

612 Main St.-PO Box 198  
Bottineau ND 58318  
701/228-5858 or 800/466-5858

202 Division Ave S-PO Box 176  
Cavalier ND 58220  
701/265-4355 or 888/220-1077

628 Hill Ave  
Grafton ND 58237  
701/379-2002

"Anytime" Line 877/244-9893  
"Anytime On-line"

[www.NorthStarCCU.com](http://www.NorthStarCCU.com)

Mission Statement: The mission of the North Star Community Credit Union is to deliver financial solutions—one person at a time.

Look to us...  
for your financial solutions



"like" us on  
facebook!

**HAPPY NEW YEAR**

**E-STATEMENTS**

Visa paperless statements are available through [eZCardinfo.com](http://eZCardinfo.com), our Visa online site. Take advantage of the convenience electronic statements. From that site, you can set up text alerts, view transactions, archived statements & transfer payments electronically to your NSCCU Visa from your account, anywhere!

Your NSCCU account paperless statements are also available online at [NorthStarCCU.com](http://NorthStarCCU.com).

Enroll today! These are a perfect ways to save money and trees!



**Earn More ScoreCard Reward Points**

If you love to shop online and you have a NSCCU Platinum Preferred Visa, go to your **favorite retailers** through the ScoreCard Rewards website to earn 2x, 3x, 4x or even more Bonus Points! There are hundreds of retailers all arranged alphabetically which makes it easy to find the merchant you want. The array of stores is amazing, everything from Apple to Wal-Mart offer bonus points.



Some retailers reward you when you shop online and others when you shop in-store. Some reward you for both!

For a list of participating retailers or to start shopping now, click on ScoreMore at [www.scorecardrewards.com](http://www.scorecardrewards.com).

**Fee Changes Effective Feb. 1, 2012**

- Dormant Account Fee.....per month..\$5.00
- After 12 months of no account activity
- Stop Payments.....each.....\$10.00
- P2P (person-to-person payments).....\$2.50
- Outgoing online payments when available
- Plastic Card Replacement Fee.....\$5.00
- No free replacements except for fraud.
- All other fees available upon request or online at [NorthStarCCU.com](http://NorthStarCCU.com).

**DIRECT DEPOSIT YOUR TAX REFUND!**

IRS data shows 45% of individuals who could use direct deposit for their tax refund last year declined to do so. With an average refund check of \$2,280, this means that \$120 Billion of checks get sent in the mail!

Direct deposit is available at NSCCU & the IRS is urging you to take advantage of it. You can get your refund in as little as 3 days! It's safe, secure and more economical. Put your money to work for you right away instead of waiting for the mail to deliver it.

**AG LOANS**

For you ag producers who may be looking for additional financing to complete your 2012 planting plans, please don't hesitate to call one of our experienced loan officers.

NSCCU is one of the largest credit union ag lenders in the state and would appreciate your ag loan business.

There is also a full range of secured and non-secured loan options available, including mortgage loans.

Check with your loan officer today.

It's ok to borrow.  
You just need to **borrow smart.**  
We're here to listen and guide you with **The RightTrack Loan**

- Consolidate **high interest debt** into one convenient payment plan
- Rates as low as 2.79% APR\*
- Structured payment schedules

\*APR-Annual Percentage Rate. Call 800-410-2226 for credit terms and conditions.

Could your credit also use a check-up?  
Stop in to see how you can improve your credit score. Visit [www.NorthStarCCU.com](http://www.NorthStarCCU.com) for more info.