



March 9, 2018

Debit Card Holders:

Our records show you have an existing Northern Tier debit card. Your new North Star branded debit card will be in your mail on or around March 23. This will come in a plain white envelope, please don't throw it away. **Keep it in a safe place for a few days because this North Star card will not be able to be used until Sunday, April 1st.**

You can activate your new North Star debit card using the following methods:

- Call the phone number on the card's activation sticker
- Call, or stop into, your local member service center for activation assistance
- Use the PIN number you receive in the mail for a purchase at a merchant
- Use the PIN number you receive in the mail for a withdrawal at an ATM

For security reasons, you will receive your PIN number in the mail 2-3 days after the card.

To customize your PIN number:

- Call the number on the card's activation sticker
- Stop into your local member service center with your card

Your card will be EMV Chip enabled for enhanced security.

Please update any scheduled payments with your new North Star debit card payment information including card number and expiration date for payments scheduled after April 1. (Example: Netflix, cellular service payments, Spotify, etc.)

Daily limits on your North Star debit card are:

- ATM withdrawals - \$400
- PIN point of sale purchases - \$1000
- Signature based purchases - \$1500

Please contact your local service center if you would like to discuss increasing or decreasing these limits.

We're happy to be able to offer you surcharge free withdrawals at MoneyPass ATMs when you use a North Star debit card. To find the nearest surcharge free ATM, download the MoneyPass Mobile App or go to the links page at nscu.com, click on the MoneyPass link and enter the city.

Additionally, we offer a program, **Make Cent\$**, which will automatically round up debit purchases and put those cents into your savings account. It's a painless way to save money! Simply call your local member service center and tell them which savings account you'd like the money to go to.

Please remember: DO NOT DESTROY your Northern Tier debit card or begin using your North Star debit card until April 1st.

Sincerely,

Bob Herrington, CEO