



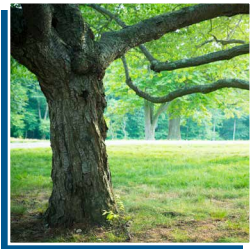
WHAT'S INSIDE?

President's Corner
Tolna Merger Update
Nominating Committee
Quarterly Pee Wee
Drawing Winners
Annual Debit Card Notice
New Employees
TurboTax

DATES TO REMEMBER

January 1 -
CLOSED for New Year's Day
February 18-
CLOSED for Presidents' Day

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



YOU SPOKE, WE LISTENED!!

Save-A-Tree and \$10,000!

We have changed our quarterly newsletter to an electronic version. This will save the credit union over \$10,000 a year in print and shipping costs. We previously sent nearly 17,000 printed newsletters every quarter, that's 4 times a year! So thank you for your feedback and helping save the trees!



ANNUAL MEETING DATES

March 26th in Minot
March 28th in Maddock
Sign up 5:30pm
Supper 6:00pm
Meeting 7:00pm

STAY CONNECTED

Having an up to date email address and physical address will help us better connect with you!

Let us know if you've moved!

President's Corner

This past year has certainly flown by and it is hard to imagine we are rolling into 2019. This is a great time of year to reflect on the past and plan for the future. As I look back on 2018, I am amazed by what the staff of North Star has accomplished. The operational merger with Northern Tier was a huge undertaking. Staff and members alike experienced a great deal of change this year and have worked through it together. The staff has focused on our mission of improving the financial lives of our members and the members have proven to be truly vested in the success of THEIR Credit Union.

Our focus in 2019 is to continue to grow and to focus on the needs of our membership. We plan to do that by asking you for your input in a variety of ways, from member surveys to focus groups. After all, we can't exceed your expectations unless we know what they are!

I am very blessed to be able to lead this amazing organization, made up of dedicated, hardworking staff and dedicated, loyal members. I can't wait to see what we will accomplish together in 2019!

Merry Christmas and Happy New Year!

Bob Herrington



Tolna Merger Update

We are pleased to announce that the merger with Tolna Credit Union was approved by the State Credit Union Board on December 7th. The merger will be effective January 1st, 2019 but the Tolna market will not notice any real changes until later in the year. We will need to remodel the existing office space before we begin to offer expanded services in that location and hope to have that done by March 30, 2019.

In the meantime, Tolna members can stop by any of the other 10 North Star member service centers for expanded services.

Nominating Committee

There are 3 seats up for election at our annual meeting in March.

District 1:

Kevin Gigstad
Beth Olson

District 2:

Ken Klebe

All incumbents have agreed to serve again. Members wishing to run for the Board must express their interest by contacting Wendy Arne @ 701-922-6201 no later than February 4th 2019.

Now is the time to be thinking about your ag loans.

Operating
Machinery/Equipment
Livestock
Ag Real Estate
Vehicles
Refinance

Talk to your member service center today to find out more.

Quarterly Pee Wee Drawing Winners!

Congratulations to the 4th quarter winners of \$10.00

Lucy Mercer
Declan Austfjord
Tyler Hammer
Naomi Green
James Kerner



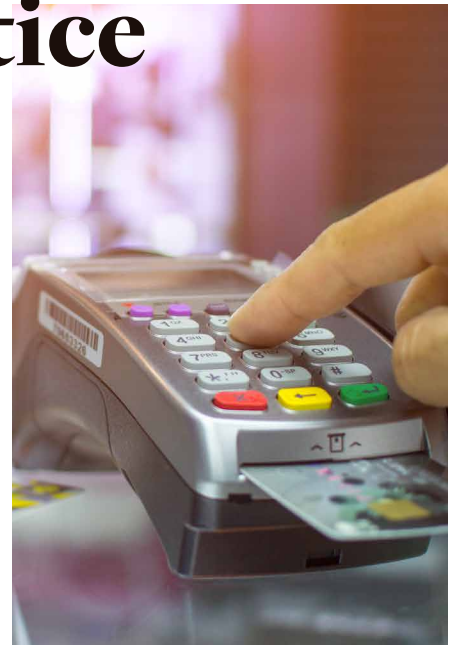
Annual Debit Card Notice

You may use your NSCCU debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a PIN to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a credit card number, swipe or insert your card through a point-of-sale (POS) terminal & choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce, mail, or telephone order transaction processing on the STAR and Pulse networks.

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

© CUNA Mutual Group



WELCOME NSCCU NEW EMPLOYEES:

Maddock
Pat Brekken- CFO

Bottineau
Kim Bott- MSR

Cavalier
Tim Solseng-
Ag Loan Officer

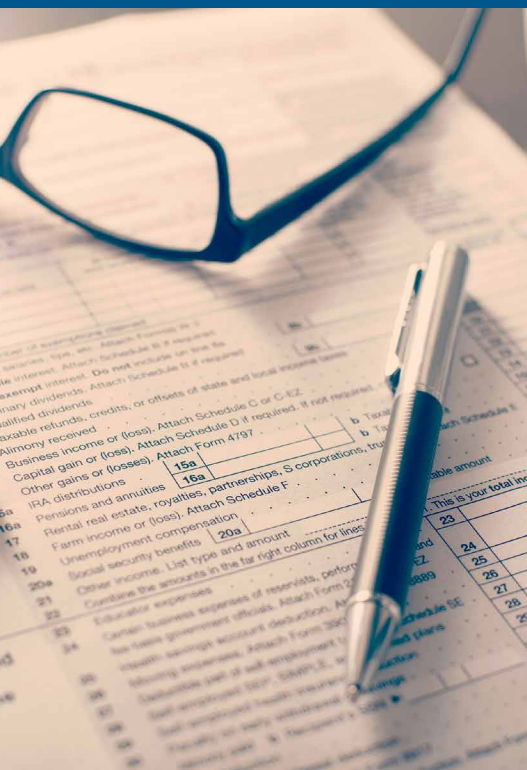
Minot Air Force Base
Debbie Riley- MSR

Contact Center
Kaitlyn Palacios
Karly Mitchell

Tolna
Debi Halvorson

Minot
Rick Harris- VP of Member
Business Lending
Laura Divine- Asst. Branch
Manager

An Individual Retirement Account (IRA) is a type of savings account that is designed to help you save for retirement and offers many tax advantages. We offer several. Talk to your member service center today to find out more.



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save **up to \$15** on TurboTax.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!