

# STARbulletin

Maddock | Rugby | Bottineau | Cavalier | Grafton | Minot  
Minot Air Force Base | Minot | Velva | Butte | Willow City



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## Dates to Remember

\*Closed 1-1-18 for

New Years Day

\* Closed 2-19-18 for

Presidents Day

## Mission Statement

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

### President's Corner

I hope this newsletter finds everyone enjoying the first few days of 2018 after enjoying a Merry Christmas and hopefully behaving for New Years. 2017 certainly did fly by for all of us here at North Star. I feel very blessed to work with a great team that is focused on improving the financial lives of our members. This commitment to the members is founded on the fact that we are a member owned cooperative organized to serve. I certainly hope that "The Credit Union Difference" is apparent to all of you, but if it is not please stop by one of our branches and ask us what makes us different.

The merger with Northern Tier FCU has been a big focus for much of this year. We have been legally merged since July 1<sup>st</sup>, 2017 and have been working on integrating the two organizations. The final piece of this integration is the conversion of our computer systems and is scheduled for March 30<sup>th</sup>, 2018. This is a big project and we are committed to making it as seamless as possible for all of our members. Please watch your mailbox and check our website for more specific information about this process and how you might be affected. Some key dates to keep in mind are:

- January 15<sup>th</sup>, 2018 ntiend.org will be redirected to nsccu.com. Former Northern Tier members will have a separate login for their online services until April 1<sup>st</sup>, 2018.
- February 1<sup>st</sup> 2018 we will be mailing new account disclosures to all members that will highlight exciting new product offerings.
- March 20<sup>th</sup>, 2018, new debit cards will be mailed to all former Northern Tier members. These new cards will not work until April 1<sup>st</sup>, 2018. Please hold on to your old cards until then.
- March 31<sup>st</sup>, 2018 all branches will be closed to allow the core systems to be merged.
- Thank you all for your support and patience through this period of change. We appreciate your business and look forward to serving you long into the future.

Bob Herrington  
President/CEO

### Fee Schedule Changes

Please see the included sheet of fee schedule that will be effective February 1, 2018.

### Welcome NSCCU New Employees:

Minot

Janet Kuehne, MSR

Maddock

Amanda Mahler, MSR

### Nominating Committee

A nominating committee has been chosen to procure names for directors Nadley Buehler, Shawn Vedaa, & John Riley whose terms are expiring in March 2017. If you'd like your name on the ballot contact: Rodger Williams by at 701-438-2384 by February 1<sup>st</sup>, 2018

## Annual Debit Card Notice

You may use your NSCCU debit card to initiate both Visa debit transactions & 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 or mail or telephone order transaction processing on the STAR & Pulse networks.

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

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## Save on TurboTax and get a chance to win \$25K!

As a North Star Community Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15<sup>th</sup>. **Start TurboTax now and save!**

## Quarterly pee wee drawing winners!

Congratulations to the 3rd quarter winners **Hanna Costa & Meredith Cole** drawn from the filled Pee Wee Saver Cards! Check with your local MSR on our Pee Wee Club and get a start on your Saver Card. Pee Wee Club for youth members through age 12!

*Merry Christmas*

North Star Community Credit Union



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