



February 28, 2018

North Star Community Credit Union Members,

These are exciting times at North Star! **We will be BETTER together!**

Effective July 1, 2017 the members of Northern Tier Federal Credit Union merged with North Star Community Credit Union. During the past few months many decisions have been made and the merger will culminate with a system conversion on March 31, 2018. We are anxiously awaiting this final step.

There are some things you will want to know regarding your account.

Account Terms and Conditions

New account terms and conditions will be mailed out on March 1st, 2018. This mailing will include the terms and conditions for all North Star accounts and will be a great resource for all members.

Checking Account Holders

- Performance, Advantage and Business Advantage checking accounts will be converted to our new Gold Star Checking account. This is our premium checking account product and contains many of the great features that you already enjoy.
- TLT and other minor checking accounts will be converted to our Rising Star Account.
- Club Accounts and Basic Checking accounts will be converted to our Star Checking account. This account offers several great benefits without a monthly fee.
- To enhance product offerings for our members, the Silver Star checking has been added for those members over the age of 55. This specialized account will have many additional features. Ask any staff about moving to this account.

For more details on any of our Checking accounts please see the attached product comparison or call any of our convenient member service centers.

There will be no need to change direct deposits and automatic payments at this time. Continue to use your current check blanks and we'll let you know when you can bring any remaining checks to your local branch for replacement North Star checks.

Debit Card Users

If you have an existing Northern Tier debit card, a new North Star branded debit card will be in your mail on or around March 22, however **continue to use your Northern Tier debit card until April 1**. Keep an eye out for another letter coming soon explaining the debit card transition.

Online Users

Online users will begin using the nscu.com website and North Star's Anytime Online access April 1. Current user login IDs will remain the same. We are pleased to offer our bill-pay service with NO monthly or usage fee. For those with e-statements, eighteen months of e-statements will be available to view online. We'll send a follow-up letter with full instructions for bill pay users, online access and your temporary password.



Savings/Share Accounts

Your savings and money market accounts will be converted into a North Star account that most closely resembles your original account. All accounts will now be linked to your primary share/member number. A complete listing of our savings accounts is attached for your convenience.

Loan and CD Accounts

All loan and CD terms will be converted over to the new system without any changes.

Future Mailings

We will be sending several additional mailings to most members based on the specific accounts/services that they are using. These mailings will have more detailed information regarding changes to accounts and services.

Hours of Operation

In order to facilitate a smooth transfer of all of your member data, some member service centers may have reduced hours of operation on Friday March 30th and Saturday March 31st. Signs will be posted at each location in early March with more details.

We're looking forward to the end of this merger journey and a strong combined organization. If you have any questions, please don't hesitate to contact your local service center.

I'll leave you with the mission of North Star Community Credit Union:

*North Star Community Credit Union is committed
to improving the financial lives of its' membership,
one member at a time.*

Sincerely,

Bob Herrington, CEO