

Newsletter

INSIDE THIS ISSUE

PRESIDENTS MESSAGE: BOB HERRINGTON



Summer (or should I say road construction season) is in full swing and I hope you all are enjoying our beautiful North Dakota weather.

Here at North Star, we are working hard to make sure you have everything you need to make the most of summer-time fun. Loans for cars, boats, campers, and even vacations are flying out the door so fast that we originated \$6.5 million dollars in consumer loans in May. This is a record-breaking month for North Star, and we truly appreciate the opportunity to serve all of your lending and deposit needs!

The hot topic (pun intended) this summer is interest rates. Interest (dividend) rates have risen rapidly over the past several months. This may not be a great thing for borrowers,

but it certainly is for savers. We have checking rates as high as 3.99%, money market accounts earning over 2.00% and short-term CDs earning 5.00%. Hurry in and take advantage of the highest rates in over a decade. Not only do you get a great rate, but you allow us to make affordable loans to your friends and neighbors.

I hope to see many of you at one of our regional member appreciation events this summer.

Thanks again for choosing North Star!
God Bless America!

Bob Herrington
CEO

CEO MESSAGE

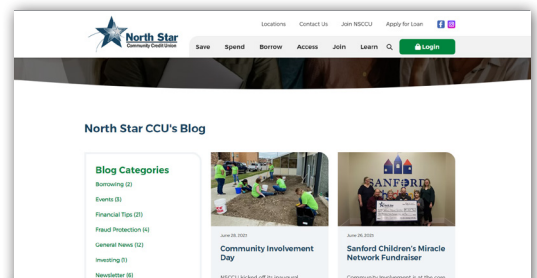
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Reward Yourself *Everyday!* Star+ Payment Account

Earn up to 3.99% ^{APY*}

- + ATM Fee Refunds
- + Cell Phone Protection
- + Identity Theft Monitoring
- + Credit Report & Score

*APY = Annual Percentage Yield. Qualifiers must be met to earn reward rate. Variable rate account, rates subject to change. See website for details.



STAY UP TO DATE ON THE LATEST NORTH STAR NEWS!

Discover what North Star Community Credit Union has been up to in our local communities and stay informed about our latest news and events through our digital blog online.

- ◆ [Community Impact: Donations](#)
- ◆ [Childrens Miracle Network Fundraiser](#)
- ◆ [Community Involvement Day at NSSCCU](#)

Visit nssccu.com/blog to read these full length articles and to stay up to date on the latest North Star news!

Holiday Hours

Independence Day
July 4th- CLOSED

Labor Day
September 4th- CLOSED

Columbus Day
October 9th- CLOSED

NSCCU Breaks Consumer Lending Record

North Star Community Credit Union has broken an internal record by producing **almost 6.5 million dollars of Direct Consumer Loans in May.**

This volume of loan production has allowed us to impact the lives of our members, whether its through providing reliable transportation or making a dream vacation come true for a family.

Join us in congratulating the team on a job well done!



Did you know?

You can chat with a North Star team member at nscCU.com! We also offer the option to text and chat with our team through your mobile device. Simply text your question to:

 (701) 760 - STAR

Board of Directors

- ◆ **Mike Black**
Chairman
- ◆ **Kevin Gigstad**
Secretary / Treasurer
- ◆ **Chuck Emery**
- ◆ **Mike Foster**
- ◆ **Ken Klebe**
- ◆ **Tammy Meyer**
- ◆ **John Riley**

NSCCU EARNS AWARDS

At the Dakota Credit Union Association Annual Summit in May, North Star Community Credit Union was recognized as the recipient of two awards.

According to the Dakota Credit Union Association, "The Desjardins Adult and Youth Financial Education Award recognizes credit unions' efforts to teach personal finance concepts and skills to members and nonmembers." North Star won first place in the \$250 million to \$1 billion asset category.

"The Dora Maxwell Social Responsibility Community Service Award is given to a credit union or credit union chapter for their social responsibility projects that help people or strengthen the structure of the community," according to the Dakota Credit Union Association. North Star won second place in the \$250 million to \$1 billion asset category.

Congratulations to the North Star team for continuing to educate and give back to the communities we serve.



Welcome to the Team:

| | |
|--------------------|-----------------|
| Jim Alvestad | Rebecca Trevino |
| Daphnie Kalinowski | Amanda Plummer |
| Taylor Klatt | Shane Mahlum |
| LeRoy Shereck | Megan Sattler |
| Jessica Thomas | Ashley Wilson |
| Jasiel Affainie | |

Pee Wee Winners:

| | |
|-----------------|--------------------|
| Olivia Schmeets | Matthew Monson Jr. |
| Baylee Ebertz | |



UPCOMING: MEMBER APPRECIATION PICNICS

North Star Community Credit Union is delighted to announce the upcoming member appreciation picnics, a special event dedicated to expressing gratitude for the unwavering support of its valued members. These picnics serve as an opportunity for the credit union to connect with its community, strengthen relationships, and create memorable experiences. Members can look forward to delicious food, exciting activities, and a chance to socialize with fellow members and the dedicated team at North Star.

The member appreciation picnics serve as a testament to North Star Community Credit Union's commitment to fostering a strong sense of community and recognizing the invaluable contributions of its members. It is a reflection of the credit union's core values and dedication to building lasting relationships beyond financial transactions.

"We are excited to bring our members together for a day of celebration and appreciation. It's a chance for us to show our gratitude and connect with our members on a more personal level. We can't wait to see everyone!" - Kylee Lemieux, Marketing Manager

Mark your calendars for the member appreciation picnics. We hope to see you there!

MEMBER APPRECIATION PICNICS

| | |
|-------------|----------------------|
| Willow City | June 23, 11:30am-1pm |
| Rugby | July 13, 5pm-7pm |
| Maddock | July 18, 11am-1pm |
| Butte | July 19, 11am-1pm |
| Velva | July 19, 5pm-7pm |
| Minot AFB | July 27, 11am-1pm |
| Bottineau | August 1, 5pm-7pm |
| Cavalier | August 8, 5pm-7pm |
| Grafton | August 9, 11am-1pm |
| Tolna | August 16, 11am-1pm |
| Devils Lake | August 17, 5pm-7pm |

North Star Hosts Bike Safety Night at Rugby Branch

The Rugby branch location recently co-sponsored an engaging and educational event in conjunction with area businesses, including KZZJ, Dairy Queen, Nuline Insurance Services, Hardware Hank and the Rugby Police Department. Bike Safety Night aimed at promoting bike safety awareness among young community members.

The event brought together children and their families for an evening filled with fun activities and valuable bike safety information. The Rugby Police Department organized an obstacle course, complete with opportunities for children to stop and check for traffic.

By hosting Bike Safety Night, NSCCU Rugby Branch not only prioritized the physical safety of young community members but also fostered a culture of responsible cycling. The event provided an excellent platform for children to develop vital bike safety skills and encouraged families to have open conversations about safe cycling practices.

"We are proud to be a part of such a great event which brings bike safety awareness to our youth and community. It was a great evening and was enjoyed by all. We are so thankful to our co-sponsors for helping make this event a success." Tammy Haman - Financial Services Officer, Rugby Branch

Through its dedication to community engagement and proactive initiatives like Bike Safety Night, North Star continues to make a positive impact on the lives of its community members. By empowering young cyclists with the knowledge and tools necessary to ride safely, the credit union is actively shaping a safer and more vibrant community for all.



NORTH STAR WELCOMES NEW LEADERSHIP

North Star is excited to announce the addition of three leaders to our team. They bring a wealth of experience, expertise, and a passion for serving our valued members.



SHANE MAHLUM
VP OF MEMBER BUSINESS LENDING

Shane Mahlum recently joined North Star as the new VP of Member Business Lending. He brings experience in the industry, previously serving as a Loan Officer and Market President for area financial institutions.

Shane is a graduate of the University of North Dakota and says that he is looking forward to growing with an organization committed to its members and surrounding communities.

He plans to grow his involvement with the Humane Society in Minot through volunteerism, as he has a history in staying involved with local animal shelters in his community.

"I am excited to begin working with the other Financial Officers and to meet existing and future members of North Star Community Credit Union."

Please join us in welcoming Shane Mahlum to North Star Community Credit Union.



LEROY SHERECK
FACILITIES MANAGER

Leroy Shereck joined North Star in March as the new Facilities Manager. He brings extensive experience in Facility Management and most recently served as the Public Ways Supervisor for the City of Devils Lake.

Leroy's duties in his new position will include facility upkeep, forecasting future improvements with long range planning, as well as vehicle maintenance.

Leroy is involved in his local community through membership with The Arc, Knights of Columbus, and the Devils Lake Special Olympics where he is a coach and volunteer.

"I am excited to be a contributing member to the growth and development of North Star. I love helping and getting projects completed as part of a team! It's great to be a part of a progressive group of people who are united in a common goal. I enjoy working with fellow employees from across our field of membership."

Please join us in welcoming Leroy Shereck to North Star Community Credit Union and to the credit union family.



JIM ALVESTAD
BRANCH MANAGER - DEVILS LAKE

Jim Alvestad recently joined North Star as the new Devils Lake Retail Branch Manager. He brings thirteen years of experience in the financial industry to North Star Community Credit Union.

Jim is highly involved in the local community and is a part of Forward Devils Lake, Elks, Masons and Shriners, Creel Bay Golf Course Men's Golf League and the Cando Men's Bowling League.

"Moving from commercial banking to the credit union is really exciting. I have credit union experience from the early nineties and had forgotten how involved credit unions are in their communities and their members. Everyone I have met so far are really great people. I can see why North Star continues to grow! I look forward to meeting all of the members and the rest of the North Star team."

Please join us in welcoming Jim Alvestad to North Star Community Credit Union.



To see North Star Community Credit Union's upcoming events, visit nscu.com



We're Hiring!

Experience the Credit Union Difference by joining the North Star Team. To view open positions and apply, visit nscu.com

COMING SOON: CONTACTLESS DEBIT CARDS



North Star Community Credit Union is thrilled to announce the launch of its new Contactless Debit Cards, incorporating an innovative design and enhanced technological features. With these cutting-edge cards, members can now experience a seamless and secure payment experience, all while enjoying the benefits of a refreshed aesthetic. The Contactless Visa Debit Cards leverage state-of-the-art technology to provide a faster, more convenient way to make transactions, making them an ideal choice.

In addition to the new design, the Contactless Visa Debit Cards offer enhanced technology features. The inclusion of contactless payment capability allows members to make payments simply by tapping their card on compatible payment terminals, eliminating the need for swiping or inserting the card. This advanced technology ensures a faster and more convenient transaction process while maintaining the same high level of security and protection.

Protect Yourself from Card Fraud

Protecting yourself from credit card fraud is of paramount importance in today's digital age. By adopting a few simple yet effective measures, you can significantly reduce the risk of falling victim to fraudulent activities.

- > Regularly monitor your credit card statements and transaction history online. Keeping a close eye on your account activity allows you to quickly detect any unauthorized charges or suspicious transactions. Promptly reporting any discrepancies to your credit card issuer enables them to take immediate action to protect your account.

- > Be cautious when sharing your credit card information online. Only make online purchases from reputable and secure websites. Look for the padlock symbol in the browser address bar, which indicates a secure connection, and verify that the website URL begins with "https." Avoid entering your credit card details on unfamiliar or suspicious websites, as they may be fronts for fraudsters attempting to steal your information.

- > Safeguard your credit card physically. Keep it in a secure place and never lend it to others. When making payments in-person, shield your card and PIN from prying eyes. Additionally, consider enabling transaction alerts and notifications provided by your credit card issuer. These alerts can help you quickly identify any suspicious activity, allowing you to take immediate action to mitigate potential fraud. connection, and verify that the website URL begins with "https." Avoid entering your credit card details on unfamiliar or suspicious websites, as they may be fronts for fraudsters attempting to steal your information.

By remaining vigilant, staying informed about the latest fraud techniques, and following these precautionary measures, you can effectively protect yourself from credit card fraud and ensure a safer and more secure financial experience.

To report fraudulent activity on a North Star card, call:

- > **DEBIT - 1 (866) 960-2266**
- > **CREDIT - 1 (800) 600-5249**



PEE WEE COLORING CONTEST WINNERS ANNOUNCED

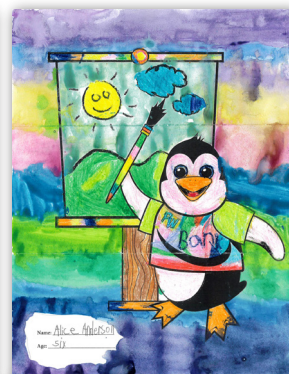
The Pee Wee Coloring Contest winners have been announced, and it's time to celebrate the young artists' creativity. Each winner of this exciting contest will receive a special award - \$10 deposited directly into their savings account. This unique approach encourages children to develop healthy financial habits from an early age, promoting the importance of saving money and setting them on a path towards a secure financial future.

Through initiatives like the Pee Wee Penguin Young Savers Club, North Star Community Credit Union actively encourages children to start saving early and embrace the habit of financial responsibility. By instilling these principles at a young age, children can learn about the importance of budgeting, setting goals, and making wise financial decisions.

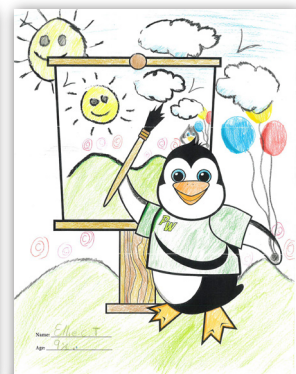
Join us in congratulating the winners and celebrating their success!



Everly C.
1-4 Age Group



Alice A.
5-8 Age Group



Ellie T.
9-12 Age

PEE WEE CLUB
JOIN THE FUN!

Pee Wee Branch Activities,
Newsletters, Quarterly
Drawings, Birthday Gifts
and more!

**PEE
WEE
AND FRIENDS**

NSCCU SCHOLARSHIP RECIPIENTS ANNOUNCED

North Star Community Credit Union is delighted to announce the winners of this year's scholarship program. After a rigorous selection process, we are proud to honor 11 individuals who have exhibited exemplary academic achievements, leadership qualities, and a strong commitment to their communities.

We firmly believe in supporting the educational journeys of young individuals who exhibit such remarkable potential, and we are honored to contribute towards each recipient's educational pursuits. Join us in congratulating the following recipients:

- Rylan Parsley - Dakota Prairie High School
- Paisley Kleven - Legacy High School
- Tanner Verbitsky - Velva Public School
- Megan Buckmier - Rugby Public School
- Logan Gronvold - Rugby Public School
- Joss Olson - Bottineau High School

- Ashlyn Nielsen - Magic City Campus
- Maxwell Dumas - Grafton High School
- Alli Wilmes - Century High School
- Cylee Walton - Cavalier Public School
- Tyler Holdeman - Velva Public School



Rylan Parsley



Paisley Kleven



Tanner Verbitsky



Megan Buckmier



Scholarship Recipients

Not Pictured: Cylee Walton, Tyler Holdeman



Logan Gronvold



Joss Olson



Ashlyn Nielsen



Maxwell Dumas



Alli Wilmes



Pee Wee Coloring Contest!

Want to win a cool prize? Tell me: **Why do you love your credit union?** Include a picture of your answer and send it to me by August 15th. You will be entered to win a cool prize. And who knows...maybe I will even put your picture on my fridge! Mail your picture to me at:

**Pee Wee Penguin c/o MASC
2005 N Kavaney Dr. Ste 201
Bismarck, ND 58501**

Be sure to include your name, age and credit union!

- Pee Wee Penguin

FINANCIAL TIP:

Pay Yourself First: Make saving a priority by following the 'pay yourself first' principle. Set aside a portion of your income for savings before you allocate funds for other expenses. Treat your savings like any other bill and automate regular transfers to a dedicated savings account. This way, you'll build a financial safety net and make progress towards your long-term goals, such as emergencies, homeownership, or retirement.



#ILOVEMYCREDITUNION DAY - SAVE THE DATE!

#ilovemycreditunion day is an annual celebration dedicated to expressing gratitude and appreciation for credit unions. It is a day when credit unions and their members come together to celebrate the positive impact they have on individuals, families, and communities. This special day allows credit union members to share their love for their financial institution and highlights the unique benefits and services that credit unions provide.

Save the date, **July 28th**, and join us in branch or share why you love North Star Community Credit Union on our social media pages with the hashtag #ilovemycreditunion.

ASSESSING SATISFACTION AND ENGAGEMENT: YOUR VOICE MATTERS!

In our ongoing commitment to continuous improvement and providing exceptional service, North Star Community Credit Union harnesses the power of surveys to gauge member and staff satisfaction. One key metric we rely on is the Net Promoter Score (NPS), a powerful tool that measures loyalty and advocacy. By placing your feedback at the heart of our decision-making process, we aim to foster a credit union that not only meets your expectations but exceeds them. The Net Promoter Score (NPS) is a widely used metric that measures customer loyalty and gauges the likelihood of customers recommending a company or brand to others. It provides valuable insights into customer satisfaction and their overall perception of a business. The NPS is based on a simple question: "On a scale of 0 to 10, how likely are you to recommend our company/brand/product/service to a friend or colleague?"

Based on their response, survey participants are categorized into three groups:

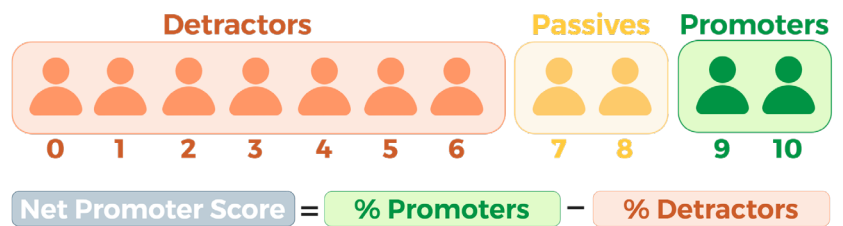
Promoters (score 9-10): These are highly satisfied and loyal customers who are likely to recommend the company. They contribute positively to the company's growth and reputation.

Passives (score 7-8): These customers are somewhat satisfied but not overly enthusiastic. They are neutral and may not actively promote or criticize the company.

Detractors (score 0-6): These customers are dissatisfied and may have negative experiences. They are more likely to spread negative word-of-mouth and could potentially harm the company's reputation.

To calculate the Net Promoter Score, the percentage of detractors is subtracted from the percentage of promoters. The resulting score can range from -100 to +100. A higher NPS indicates a greater proportion of promoters and signifies stronger customer loyalty and advocacy.

The Net Promoter Score is a valuable tool for businesses to assess customer satisfaction, identify areas for improvement, and track their performance over time. It helps companies focus on enhancing the customer experience and building long-term relationships with their customer base.



At North Star, surveys are dispursed to members through SMS/Text or by e-mail. To ensure that your voice and feedback is heard, please ensure that you have a current, active cell phone and e-mail address on file with us. We encourage all members to actively participate in our surveys and share their thoughts and experiences. Your feedback is instrumental in helping us provide the best possible service and shape the future of North Star Community Credit Union. We are committed to transparency, listening to your needs, and taking action to ensure your banking experience exceeds expectations.

Below you will find further information on the three different types of surveys North Star conducts to gather data and the valuable role these surveys play in our journey toward continual growth and success.

DAILY TRANSACTION SURVEYS

Our commitment to delivering world-class service is reflected in our daily transaction surveys. These surveys effectively gauge member satisfaction levels in three specific areas: transactions, new loans, and new membership.

By capturing your feedback at the moment of interaction, we gain invaluable insights into your experience at North Star Community Credit Union.

We are thrilled to announce that our current net promoter score rating stands at an impressive 85.6, which is considered world-class service.

This achievement is a testament to your trust and support. Your feedback has played a crucial role in shaping our services, and we are grateful for your continued partnership.

EMPLOYEE ENGAGEMENT SURVEY

We firmly believe that an engaged and motivated team is the backbone of exceptional member service. To ensure our employees' experiences are valued and their voices heard, we conduct an Employee Engagement Survey twice a year, in the spring and fall.

We are pleased to share that our recent employee survey yielded a net promoter score rating of 51, placing us just under the "high performer" category.

We are committed to nurturing a positive work environment that fosters growth, collaboration, and fulfillment for our dedicated employees.

Through this survey, we gain insights into their experiences, allowing us to make meaningful improvements that enhance both the employee and member experiences. Together, we create a vibrant and empowered workforce that is dedicated to serving you.

ANNUAL MEMBER ENGAGEMENT SURVEY

Your voice matters in shaping the future of North Star Community Credit Union.

That's why we invite you to participate in our Annual Member Engagement Survey, running from September 4th to September 22nd.

This survey provides you with an opportunity to provide open and honest feedback about your overall experience with the credit union.

By sharing your thoughts, suggestions, and experiences, you directly influence our decision-making process. Your feedback helps us identify areas for improvement and prioritize initiatives that align with your needs and expectations.

We encourage every member to participate in this survey as we work together to make North Star Community Credit Union even better.