

Newsletter

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PRESIDENTS MESSAGE: BOB HERRINGTON

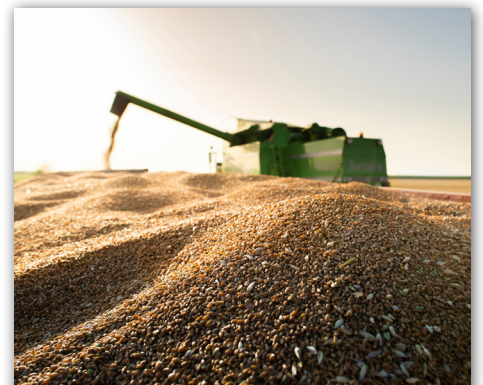


Fall is in the air, and it is hard to believe we are closing in on the end of another year. North Star has had another amazing year of growth thanks to you. As a member owned financial cooperative, we cannot succeed without the support of our member/owners. Our goal is to exceed your expectations and offer you world class service. We love to hear from you and send out surveys to give you an opportunity to share your thoughts on how we are doing. So please take the time to fill out our surveys when/if you receive one via email or text.

Did you know that the Board of Directors holds a strategic planning session every October? The goal is to set the long-term vision for North Star and the very first thing we look at is the member feedback from the survey responses that we get. Your voice is not only heard but it is used to help shape our collective future. This year we will review our current plan and make sure that our strategic priorities of: Culture, Technology, and Growth align with our commitment to exceed your expectations while improving financial lives and focusing on financial wellness for everyone!

Thanks again for choosing North Star!
God Bless America!

Bob Herrington
CEO



WISHING YOU A SAFE AND SUCCESSFUL HARVEST SEASON

Wheat and canola harvest is wrapping up for many in the region, while a few are still going strong.

As area producers enter the next phase of harvest with soybeans and corn, we would like to wish you a safe and successful end to the season.

Our ag lending team is here to support you through any needs as your operation produces everything you've worked towards this year.



FALL Certificate SPECIALS

2.05%^{APY*}
4 Months

or

2.35%^{APY*}
11 Months

*APY = Annual Percentage Yield. New Money Only. Minimum opening balance of \$2,500. Limited time offer.

Holiday Hours

Columbus Day
October 10th - CLOSED

Veterans Day
November 11th - CLOSED

Thanksgiving
November 24th - CLOSED

Christmas Eve
December 24th - CLOSED

Christmas
December 26th - CLOSED

New Year's
January 2nd - CLOSED

MEMBER SURVEY

As member-owners of North Star Community Credit Union, your voice and feedback is very important to us. Please remember to check your e-mail and complete your survey if you recently completed a **transaction** in one of our branches, a **new loan**, or became a **new member** with North Star.

ANNUAL SURVEY

August brought our annual Member Engagement Survey, which was due for completion by September 16th. Thank you for taking the time to provide valuable feedback. NSCCU is dedicated to providing a positive, complete credit union experience for our members. Understanding your financial needs, wants, perceptions, and preferences allows us to continuously improve member value and better serve you!

Didn't receive a survey?

Contact us to ensure your email and cell phone numbers are current and opted in to receive communication.

Your feedback is valuable to us and we want to ensure you receive communication in a timely and accurate manner!

(701) 858 - 9300

(701) 760 - STAR

SCHWEDE RECEIVES EAGLE AWARD

Jaime Schwede, Contact Center Officer, recently received the Eagle Award from the Minot Area Chamber of Commerce. The Eagle Award is a program initiated by the Chamber EDC that recognizes workers in the Minot area who demonstrate superior customer service.

Jaime was nominated by Kathy Neshem for the award and was recognized on Tuesday, September 13th at a ceremony held by the Chamber.

"We have worked with Jaime on a number of different banking items. She is always there to assist us and make everything run smoothly. I have made two separate deposits at the bank and discovered they were not in our account. A quick email to Jaime and she finds out where the funds were put and corrects the mistakes. I could site so many specific examples of how she is so deserving of this award!"



Welcome to the Team:

Zoe Schumann
Jessica Munson
Katelyn McDowell
Maglyn Keeney
Kylee Lemieux

Krisara Howard
Tanner Verbitsky
Mersadies Stordahl
Jordan Otteson
Samantha Laframboise

Katie Jacobson
Sabrina Cunningham
Kinsey Schepp
Tanner Nicholls

Fee Change Notice



Account Closure Fee period will extend from 60 days to 90 days, effective November 1, 2022



ABRAHAMSON TO RETIRE
AFTER 22 YEARS AT NSCCU

After 22 years at North Star Community Credit Union, Nancy Abrahamson has retired. She has been a valued part of our team and held an incredible amount of knowledge on our card services.

In her years at NSCCU, Nancy has held the positions of MSR, MSR Supervisor, Plastic Card Clerk, and was promoted to Card Services Manager in 2010.

"Nancy is the person who took me under her wing when I was an intern and taught me all of the things I know in the teller line. I know that I wouldn't be where I am without her!"

Yvonne Fossen - VP of Operations

International Credit Union Day

International Credit Union Day has been celebrated on the third Tuesday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world.

This year, we are working to empower the financial futures of our members.

Celebrate with us at your local branch on October 20th.



NORTH STAR HOSTS ANNUAL MEMBER APPRECIATION PICNICS

It has become a standing tradition for the annual Member Appreciation Picnics. Throughout the months of June, July, and August, picnics were held at the Maddock, Bottineau, Grafton, Minot Air Force Base, Butte, Tolna, Rugby, Cavalier, Velve, Willow City, and Devils Lake branches. During the picnic at the Minot Air Force Base, to-go boxes were created and delivered to servicemen and women who were on duty and unable to attend.

Thank you to everyone who took time to join us to celebrate summer and you!



Did you know?

The first loan approved by North Star Community Credit Union (formerly Benson County Co-op) was for the purchase of a radio!



Board of Directors

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



Pee Wee Winners:

Blakely Peterson
Zander Zietz
Pearl Bingham
Danika Rice



OPERATION "THANK YOU"

Several boxes and bags were unloaded from a delivery vehicle outside the Minot Veteran's Center. Inside the containers were nearly 3,000 personal hygiene products. It was a culmination of "Operation Thank You" launched in mid-June by North Star Community Credit Unions at twelve locations across North Dakota.

Donations collected by all North Star locations totaled 1,325 items and \$661.00. The grand total of all Credit Union Chapter donations was 1,697 items and \$1,476.00. All of the monetary donations were used to purchase additional items to be donated.

Thank you to everyone who donated and for your continued generosity and commitment to our communities and veterans .



LEMIEUX JOINS NORTH STAR AS MARKETING MANAGER

Kylee Lemieux recently joined North Star as their new Marketing Manager. She brings seven years of experience in advertising and marketing for a local agriculture equipment dealer.

Kylee is a graduate of Minot State University, class of 2015, and says that she is looking forward to growing with an organization committed to it's members and surrounding communities.

"The people behind North Star Community Credit Union are incredibly welcoming and driven to help you reach your goals. The passion and commitment this organization has to its employees, members, and communities is remarkable to experience. I am excited to be part of this growing organization."

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



PROUDLY SUPPORTING OUR COMMUNITIES

BENSON COUNTY FAIR ASSOCIATION
MINNEWAUKAN FISHTIVAL
MADDOCK OPERA HOUSE ASSOCIATION
NEW ROCKFORD PARK DISTRICT
LAKOTA ATHLETICS
HARVEY WELLS COUNTY WRESTLING CLUB
WELLS COUNTY FAIR
KEM SHRINE CIRCUS
DEVILS LAKE PARK BOARD
NDSU EXTENSION CENTER
NDDFFA
ND STOCKMENS ASSOCIATION
MADDOCK HIGH SCHOOL
SHEYENNE RODEO
MADDOCK RURAL RENAISSANCE FESTIVAL
RUGBY CHAMBER OF COMMERCE
BOTTINEAU COUNTY FAIR
GSHS FOUNDATION
PIERCE COUNTY FAIR
DARYL KUHNHENN MEMORIAL
PIERCE COUNTY 4H LEADERS COUNCIL
DEVILS LAKE FEDERATED MUSIC CLUB
DEVILS LAKE ROTARY
MCHENRY COUNTY EXTENSION OFFICE
SHRINE CIRCUS
AGGIE TRAP TEAM
THROTTLES-N-GEARS
FAIR OAKS GOLF CLUB
SOURIS VALLEY CARE CENTER
VELVA DOLLARS FOR SCHOLARS

DRAKE THRESHING SHOW
MCHENRY SHERIFF DEPARTMENT
ND HOOPSTERS
TURTLE MOUNTAIN
CANCER FOUNDATION
BOTTINEAU HIGH SCHOOL
HAMC
BOTTINEAU PARK DISTRICT
TURTLE MOUNTAIN PICKLE BALL CLUB
ICELANDIC STATE PARK
DAKOTA COLLEGE AT BOTTINEAU
RUGBY HIGH SCHOOL
TURTLE MOUNTAIN
LITTLE SHELL POW WOW
CAVALIER HIGH SCHOOL
BOTTINEAU COMMUNITY FOUNDATION
CAVALIER FIRE DEPARTMENT
PEMBINA COUNTY FAIR
RUGBY REC LEAGUE
FARM RESCUE
PEMBINA COUNTY HISTORICAL SOCIETY
GRAFTON PARKS & REC

ST PAUL YOUTH GROUP
BUTTE CHAMBER
DEVILS LAKE CHAMBER
BUTTE RURAL FIRE DEPARTMENT
LAKE REGION SWAT FUNDRAISER
WC NURSING HOME
DEVILS LAKE KIWANIS
WESTERN ND HONOR FLIGHT
TCU SCHOOL DISTRICT
WILLOW CITY REDWINGS
RAMSEY COUNTY EXTENSION
DEVILS LAKE BABE RUTH
DAKCU
LAKE REGION CONCERT
ASSOCIATION
FARMERS UNION OIL
TRI-COUNTY SENIOR MEALS
WC MISSION QUILTERS
DAKOTA PRAIRIE SCHOOL
NELSON COUNTY
DOLLARS FOR SCHOLARS
LAKE REGION AMBULANCE
GIRL SCOUTS

ST THOMAS BOOSTERS
GRAFTON HIGH SCHOOL
MINOT HIGH SCHOOL
GRAFTON PARK BOARD
PARK RIVER HIGH SCHOOL
MINOT PUBLIC LIBRARY
VALLEY EDINBERG HIGH SCHOOL
GRAFTON YOUTH WRESTLING
VALLEY CRUISERS
GRAFTON FIRE DEPARTMENT
VALLEY EDINBURG HIGH SCHOOL
GRAFTON EDUCATION
FOUNDATION
VELVA YOUTH BASEBALL
MINOT STORM
DAKOTA ELEMENTARY PTA
GRAFTON CHAMBER
MAFB PRAIRIE WARRIORS
ROOSEVELT
ZOO
PRAIRIE WARRIORS
VELVA SADDLE CLUB

6 WAYS TO PAY LESS AT THE PUMP

Just when you think they can't possibly jump any higher, gas prices start rising again. They've long passed the \$5 mark in much of the country, and in some areas they've even gone beyond \$6 a gallon. This means it'll cost the average American close to \$100 just to fill a 16-gallon tank. With prices peaking on so many other goods, the pain at the pump is real.

There isn't much you can do about the cost of gas, but there are ways you can pay less at the pump. Here are six ways to save on the cost of gasoline:

1. Use Cash

Lots of gas stations offer a discount for cash payments, sometimes up to \$0.20 per gallon. This can quickly add up when pumping a full tank. Just be careful to have the cash handy when you need it, as you don't want to lose all those savings to ATM fees when using machines that are not connected to your credit union.

2. Use a Rewards Program or Credit Card

If you don't like the idea of carrying around a lot of cash, but you still want to save at the pump, consider signing up for a rewards program or credit card. Tread carefully, though; not all of these programs actually benefit the consumer. Ask these questions about any rewards program or credit card you're considering before signing up:

• Is there an annual fee?

An annual fee can easily offset any savings you might incur from rewards.

• Is there a cap on rewards?

Some programs limit the amount of rewards that can be accrued per quarter of year. If the cap is not sufficient for your needs, the program might not be for you.

• What is the redemption value for each reward point?

Actual rewards can vary tremendously by program. Be sure to find out exactly how much a rewards point is worth to see if it's actually a good deal.

• Is this card only good for purchasing gas?

Some rewards cards allow you to rack up points with any purchase at a gas station, while others are strictly for fuel only.

• What are the membership requirements for this rewards card?

Make sure the requirements aren't so rigid or restrictive that you can't earn enough points to make it worthwhile.

In addition, consider your personal track record with credit cards before signing up for a gas rewards credit card. If you already find it challenging to pay off your balance in full each month, it may not be

the best idea to open another credit card.

3. Check your tire pressure

According to the US Department of Energy, a well-inflated tire can save you \$0.15/gallon by boosting your gas mileage by 3%. Check your tires regularly to ensure they're always inflated. To make this easier, consider springing for a tire pressure gauge that will automatically monitor the health of your tires.

4. Use a gas-tracking app

In 2022, there's no need to search for the gas station offering the best-priced gas. There's an app for that! Popular gas-tracking apps include GasBuddy, Upside and Waze. Using the gas station conveniently located right near your home or workplace might be easier, but taking the extra time to find one that sells fuel for less can save you a bundle.

5. Purchase a Club Membership

If you don't already have one, this may be the time to buy a club membership. Costco, Sam's Club and Walmart Plus all offer discounted gas exclusively to members. Of the three, Costco tends to feature gas for the lowest price, up to \$0.34 less per gallon than a typical gas station. In today's gas-crazy climate, that's a huge difference. Of course, you'll want to find out how much a club membership will cost you before signing up to join any of these or other club stores to ensure it's worth the price. Also, be prepared for long lines at the club store's gas station, especially with spiking gas prices.

6. Buy gas at the right time of day

Did you know there's an ideal time of day to fill your tank? And no, we're not talking about shorter lines, or even the time of day before prices will change yet again. You can get more bang for your buck if you buy your gas in the early morning or late evening hours, when it's generally cooler out. If you pump gas during the midday hours, after the sun has been beating down on the gas reservoir all day, the gas has likely expanded. This means you'll be paying the same price for a less-dense gasoline, which will not last as long. Pump when it's cooler outside for the densest gas.

It's sticker shock at the pump these days, but there are still some ways you can save on gas costs.

- 1 USE CASH
- 2 USE A REWARDS PROGRAM OR CREDIT CARD
- 3 CHECK YOUR TIRE PRESSURE
- 4 USE A GAS TRACKING APP
- 5 PURCHASE A CLUB MEMBERSHIP
- 6 BUY GAS AT THE RIGHT TIME OF DAY



Earn discounts on fuel when you use your Visa ScoreCard Rewards

- bp and Amoco Fuel
- Shell Fuel
- CITGO Fuel
- Murphy USA Fuel

Now you can enjoy a real-time, instant fuel price rollback at the pump and save \$0.50 per gallon, up to 20 gallons, every time you fill up. Simply use your NSCCU ScoreCard Rewards Visa card at the beginning of your transaction at a participating gas station to see the fuel discount offer and redeem your points for extra savings!