

# Newsletter



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## PRESIDENTS MESSAGE: BOB HERRINGTON



It is hard to believe this is the fall newsletter. Where did the summer go? North Star had another great quarter of loan production. We very much appreciate every member that trusted us to help them finance their summer fun. Did you know that the primary source of funds for all the loans we are doing is member deposits? That's right, and we need your help to make sure we have enough money to loan out to your friends and neighbors. Stay tuned for some amazing CD specials and don't forget about our high yield checking and Gold Star Savings options.

I would like to thank each of you that took the time to complete either our annual member engagement survey or our daily transaction survey. By taking the time to share your feedback, you allow us to improve your credit union. We received 888 responses to the annual survey and over 2200 responses to the daily survey. The time you take to provide this feedback is very appreciated and helps drive home the fact that we are a member owned financial cooperative. Your feedback is incorporated into our annual planning sessions and utilized to help us serve our members, improving their financial lives daily. I hope everyone has a spooky Halloween, a Happy Thanksgiving, and a very Merry Christmas!

**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.

Remember that our Ag Lending Team is here to assist with any financial needs you may have. Whether you're looking to expand your operations or simply need some financial guidance, we're here to support you every step of the way. Stay safe and enjoy a successful harvest season!



# Fall

## Certificate Special

### 5.04% APY\* FOR 4 MONTHS

### 5.34% APY\* FOR 14 MONTHS

\*APY = Annual Percentage Yield. Minimum \$2,500 Deposit. Offer subject to change or termination at any time. Federally insured by NCUA.



## Holiday Hours

**Columbus Day**  
October 9th - CLOSED

**Veterans Day**  
November 11th - CLOSED

**Thanksgiving Day**  
November 23rd - CLOSED

**Christmas Day**  
December 25th - CLOSED

## International Credit Union Day

International Credit Union Day is a global celebration of the cooperative financial movement, which falls on October 19th this year. This special day recognizes the invaluable role that credit unions play in empowering communities and promoting financial inclusivity worldwide.

Celebrate with us at your local North Star branch on October 19th!

CELEBRATING  
75 YEARS

INTERNATIONAL  
CREDIT UNION DAY  
2023

## Did you know?

You can chat with a North Star team member at [nscu.com](https://nscu.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 INTRODUCES ADDITIONAL SHARE INSURANCE

Invest and save with confidence at North Star Community Credit Union. Your deposits are now insured up to \$500,000. This exceptional coverage is achieved through a combination of federal insurance, provided by the National Credit Union Administration (NCUA), and private insurance from Excess Share Insurance Corporation (ESI). NCUA's basic federal coverage insures credit union members' deposits up to \$250,000. Accounts exceeding the maximum coverage provided by NCUA are also insured up to an additional \$250,000 by ESI. We are excited to provide this additional coverage to our members, ensuring that your deposits are safe and secure at North Star Community Credit Union. For more information, visit [nscu.com](https://nscu.com) or stop by your local branch.



## INVEST RISK-FREE *With North Star CCU*

- + Guaranteed Rate of Return
- + Deposits Insured up to \$500,000
- + High-Yield Certificates and Money Market Savings

**ESI** EXCESS SHARE INSURANCE  
Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.



## ROUTING NUMBER NOTICE:

In order to continue to provide you the excellent service that you have come to know us for, we are asking all members to review their current check blanks on hand. Utilizing check blanks with the following routing numbers may cause a delay in the processing of your payments and deposits, and could potentially result in returned checks.

If your checks currently list the following routing numbers, please call (701) 858-9300 to reorder checks:

**291378868**  
**291378826**

As a reminder, if you have set up any automatic payments or direct deposits using the routing numbers listed above, please remember to update your records with North Star's routing number once your new checks are ordered. This will help ensure that your transactions continue uninterrupted.

Our dedicated team is here to assist you every step of the way with this transition. We want to emphasize that this change is driven by our commitment to providing you with a more efficient and secure experience, as well as streamlining our internal operations to better serve our membership.

## Welcome to the Team:

Richard Persky  
Josephine Berg  
Marissa Enno  
Eugene Donaghey

Santana Kringstad  
Victoria Arostegui  
Brett Christopherson

# NORTH STAR WELCOMES NEW LEADERSHIP



**Eugene Donaghey**  
VP OF EXPERIENCE

Eugene (E.J.) Donaghey recently joined North Star Community Credit Union as the new VP of Experience. He brings extensive experience in the industry, previously serving at the international, national, state, and retail level of the credit union movement. His experience includes World Council of Credit Unions, CUNA (Credit Union National Association), Alloya Corporate Federal Credit Union, and different retail credit unions in Illinois, Missouri, Iowa and South Dakota.

E.J. attended Elmhurst University to earn his Bachelors Degree with a Double Major in Business Administration & Spanish as well as a Double Minor in Economics & International Business. He went on to obtain his Masters in Business Administration (MBA) in 2002 from Northwestern University/Kellogg.

The opportunity to begin while getting to know the leadership and teams at North Star has been the most exciting part of his new position. E.J. will work with the Member Experience leaders and team members in our Minot, Minot AFB, Velva, Butte, and Contact Center branches.

***"My wife Debbie and I have always worked in credit unions. We love the mobility and altruism of our industry. My professional motto is "Success through, with, and development of others."***

Please join us in welcoming E.J. to North Star Community Credit Union.



## EARN WHILE YOU LEARN!

As we embrace the cozy weather and pumpkin-spiced everything, it's important to keep our financial well-being in check this fall. That's why we've partnered with Zogo to help you navigate the financial twists and turns that come with this season. From budgeting your fall expenses to planning for future goals, Zogo provides the tools and knowledge you need to avoid any financial frights. Download the Zogo App and make this fall a season of financial empowerment!



## A FRESH LOOK FOR MINOT 1819 BRANCH

We've been hard at work this summer making improvements to our Minot location at 1819 South Broadway, including a fresh coat of paint and new carpet.

Our Minot 1819 branch has been a cornerstone for the members we serve in the Minot community, and this project helps us ensure that it continues to be a welcoming and inviting place for all our members, while also aligning with the North Star brand. To achieve this, we partnered with Sphere Painting LLC, a painting company local to Velva, ND.

In addition to the painting project, we have upgraded the flooring in the branch. For this, we turned to LaValle Flooring.

At North Star Community Credit Union, we are committed to providing exceptional service and continually improving our branch locations to better serve our members.

***"I am so excited to celebrate the facelift that we have had over the summer. We know change is hard and that some of you had to make a few u-turns, but we appreciate your patience. We are so proudly displaying our North Star colors, which have been serving North Dakota since 1940. The outside may look different, but the amazing service is still the same! We would love to share them with you. Stop by to see the new updates!"***

*Sandi Widdel - Minot Branch Manager*





# NORTH STAR HOSTS MEMBER APPRECIATION PICNICS

Over the last few months, North Star Community Credit Union hosted a series of Member Appreciation Events across the region. Picnics were held at various locations to ensure that as many of our members as possible could join in the celebration. Each branch hosted events to express our sincere gratitude and appreciate to our members. Your trust and loyalty are what make North Star Community Credit Union thrive, and these events are our way of showing appreciation. These events embodied the sense of community that defines North Star Community Credit Union. As the summer season comes to a close, we look forward to more opportunities to connect and celebrate with our members in the future. Stay tuned for updates on upcoming events, promotions, and ways to engage with North Star Community Credit Union at [nsscu.com](http://nsscu.com).





# GO GREEN WITH ESTATEMENTS



In today's digital age, technology continues to shape the way we manage our finances, making transactions more convenient, secure, and efficient. One way is eStatements. Here are numerous advantages of embracing eStatements and how they can enhance your experience with North Star Community Credit Union:

#### Environmental Stewardship:

By choosing eStatements, you contribute to a greener planet. Reducing the usage of paper helps conserve trees and reduces pollution associated with paper production and transportation.

#### Enhanced Security:

eStatements are a secure way to receive your account information. Unlike physical paper statements that can be lost or stolen, eStatements are protected by advanced encryption technology. They are stored securely within your online portal, ensuring that only you have access to your sensitive financial information.

#### Convenience at Your Fingertips:

With eStatements, you have 24/7 access to your financial information from anywhere with an internet connection. No more waiting for paper statements to arrive in the mail; your account details are available at your fingertips, allowing you to monitor your transactions, check balances, and track your financial progress whenever you want.

#### Quick Delivery:

eStatements are delivered faster than traditional paper statements. As soon as your monthly statement is generated, you receive an email notification informing you that your eStatement is ready for viewing. This prompt delivery ensures that you can stay on top of your finances without any delay.

#### Simplified Record Keeping:

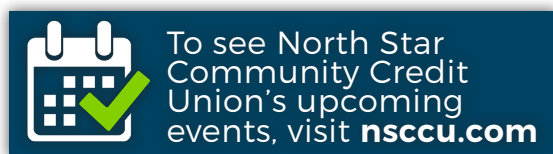
Managing your finances becomes more organized with eStatements. Digital records are easy to store, search, and retrieve. You can save your eStatements on your computer or in cloud storage, making it convenient to access past statements whenever you need them for budgeting, tax purposes, or any other financial planning.

#### Cost Effective:

Opting for eStatements not only benefits the environment but also saves you money. By reducing paper usage and mailing costs, North Star Community Credit Union can invest more in providing quality services and support to its members, ensuring that you receive the best experience possible.

In conclusion, enrolling in eStatements is a choice that offers numerous benefits, from environmental conservation to enhanced security and convenience. By making this simple switch, you not only contribute to a sustainable future, but also enjoy a more streamlined and efficient experience. To enroll in eStatements, log in to your Anytime Online account or contact your nearest branch for assistance.

## NORTH STAR PARTNERS WITH FARM RESCUE FOR NDSF PARADE



The North Dakota State Fair Parade is a highlight of the summer for many, drawing crowds from near and far. This year, North Star joined efforts in coordination with Farm Rescue, a non-profit organization dedicated to assisting farmers and ranchers in times of crisis.

During the parade, North Star representatives proudly walked alongside the Farm Rescue team, maximizing our support for their cause while raising awareness about the vital work that Farm Rescue does to show our unwavering support for our farming communities.



***"We were thrilled to partner with Farm Rescue for the 2023 North Dakota State Fair Parade, and we're even more excited about the endless possibilities that lie ahead as we continue to grow our relationship with this remarkable organization."***  
Kinsey Neshem - Marketing Assistant & Event Coordinator

Farm Rescue's mission deeply resonates with North Star Community Credit Union's core values. We believe in supporting our communities in times of need, and the farming community plays a crucial role in our region. By partnering with Farm Rescue, we are strengthening our commitment to the well-being of our agricultural neighbors and showing our support, not only during the parade but year-round.



## CHRISTOPHERSON JOINS RUGBY LENDING TEAM

Brett Christopherson recently joined North Star as a new Ag & Commercial Loan Officer in the Rugby branch. He brings experience in the agriculture and credit union industry, previously serving a Montana based credit union.

Brett is a graduate of Mayville State University, where he played baseball for 4 years while obtaining his Bachelor's Degree in Business Administration with a specialization in Agribusiness and Finance/Banking.

***"I am very excited to join the North Star team. I am looking forward to meeting new members and helping them with all of their financial needs."***

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

# SAVINGS STRATEGIES YOU SHOULD TRY

So much about saving is unique to each person - how much to save, how long to save, what to use the money for - so how you grow your savings account should be just as personal. Here are a few ideas to get your creative gears turning on how to save money in small, big, unusual, and eco-friendly ways.

## Five Dollar Plan(s)

There are two versions of this plan. You could save every five-dollar bill you receive (as change, from a friend as payment for something, as a gift, etc.). If you deal regularly with cash, you might be surprised how quickly those bills add up. However, if you primarily use debit or credit cards, you may not come across a five dollar bill very often. In that case, switch to a cash-based weekly budget or try the other Five Dollar Plan: save \$5 a day for a year. With this plan, you'll rack up \$1,825. If that's too ambitious, try \$5 a week and save \$260 in a year.

## 52-Week Savings Challenge

This is a graduated savings plan where the amounts increase week by week. The goal is to save \$1 on the first week, \$2 on the second, and so on until week 52. By the end, you'll have stashed away \$1,378. Not bad for a slow-and-steady approach.

## Replace and Save

This is truly a one-of-a-kind savings challenge based on your current spending habits. Pick one expense for the week, or a larger monthly expense, and replace it with a free or almost-free alternative - or pass on it all together! Take the amount of money you would have spent on the item or activity - say four carwashes in a month - and put it into savings.

## Personal Care Savings

You might be surprised to learn you can receive personal care services such as facials, haircut or color services, nail services, and massages from students for a fraction of the price of established professionals. If you live in a university town, you may even be able to receive dental work at the university clinic from graduate-level dental students. Coupon websites like Groupon and Living

## Pee Wee Winners:

Garrett Sheppard  
Rhettlyn Peterson  
Elsie Brandvold



Social often offer discount packages on personal care services, too.

## No Spend Month ... or more!

It's exactly what it sounds like: you cut all spending outside of the basics (food, mortgage/rent, insurance, loan payments, gas, utilities) for a month or longer. Or shorter. You can also try not spending money on specific budget items for an amount of time, like new clothing, house furnishings, electronics, app downloads, etc. Either way, you'll be forced to appreciate what you have, really evaluate your spending habits, and save some cash!

## Divide Your Paycheck

As your employer to split your paycheck between your checking and saving accounts. This automated saving process will be a boost to your self-control and help you avoid the temptation of breaking your budget and spending money that should be saved.

## 30-Day Rule

You've probably heard the tip to wait 24 or 48 hours before making a purchase to ensure you really need or want the item. To see more significant savings, be a little more ruthless and wait for 30 days. You'd be amazed how many "oh gosh, I need to have this now" purchases seem less tempting and less necessary after waiting for 30 days. Apply the rule to impulse food purchases based on momentary cravings and you'll reach your savings goal even faster.

For a majority of these challenges, the idea is to try out a savings strategy for a limited amount of time. You're less likely to cheat or break the short-term habit if you know it's temporary. And in the end, if you find success with one plan, you can keep using it. Or, you can move on and try something else. Either way, you'll be saving more and practicing that key skill of self-control.



## Pee Wee Coloring Contest!

Want to win a cool prize? Tell me: **Have you ever spent money on something that you later regretted?** Include a picture of your answer and send it to me by November 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

## Even superheroes *save.*

Youth Accounts for every superhero at North Star Community Credit Union

