

# STAR BULLETIN

North Star Community Credit Union  
Maddock • Rugby • Bottineau • Cavalier



Volume 13, Issue 1  
January 2010

## A LETTER FROM THE C.E.O.

Thank you, from the bottom of my heart, for patronizing NSCCU in 2009. The economic downturn posed challenges to several credit unions, however because of your continued support of using our services we will experience a profitable year with good growth. The credit union movement is about trust. Trust us to offer a better choice for your personal financial services. Merry Christmas and a prosperous New Year.

Cindy

## Holiday Fraud Prevention Tips

1. Ensure receipts reflect the correct transaction amount.
2. Ensure others are not capturing your PIN number.
3. Selecting "credit" requires a signature & extends the \$0 member liability under Visa association rules.
4. Review all account activity daily.
5. Lower your purchasing & credit limits during the holidays.
6. When paper checks are converted at a merchant to an ACH, store voided checks safely to prevent counterfeit checks or unauthorized ACH transactions. They can also be shredded.
7. Be suspicious of emails from unknown parties; don't open them or click on links.
8. Access your credit union's website by typing it into the address bar to avoid "spoofed" websites.
9. Shop online with trustworthy merchants who require security information such as address verification and the CVV2 number on the back of your card.
10. When shopping in person or using an ATM, be aware of your surroundings. Report any unusual activity.
11. Never leave your purse, wallet or cards unattended.
12. And finally, if an offer seems too good to be true, it probably is, so be cautious!

## ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail or telephone order transaction. We have enabled non-Visa debit transaction processing on the Star network.

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

Please contact Joann Bergrud in the Maddock Office of the Credit Union with any questions you may have regarding this notice. For your information, NSCCU debit cards cannot be used for PIN POS transactions at this time. We're working on getting that feature.

## REGIONAL ANNUAL MEETINGS

January 23, 2010—Cavalier at 12:00 noon at the Senior Citizen's Center.

January 30, 2010—Bottineau at 12:00 noon at the Senior Citizen's Center.

February 6, 2010—Rugby—Place & time to be determined.

## DATES TO REMEMBER:

### Offices Closed:

- Jan. 1—New Year's Day
- Jan. 18—Martin Luther King Jr. Day
- Feb. 15—President's Day



## NEW ATM IN PLACE

NSCCU's newest ATM is located at Four Seasons Resort on Lake Loop Road near Lake Metigoshi by Bottineau. As with all of the ATM's owned by NSCCU, the transactions are free if you use your NSCCU plastic (debit or credit cards)!

This ATM joins our ATM's in Maddock, Rugby at the Hub and Bob's Pizza, Bottineau, Cavalier and Minnewaukan at JJ's Bait Shop.

Coming soon will be a drive up ATM at the new office in Rugby along Highway 2.

## New Employees

NSCCU has several new employees. Joining our Rugby staff as Branch Manager and loan officer is Barbara Welk of Willow City.

Joining the staff in our Bottineau office are: Natalie Olson and Sarah Dawson both from Bottineau.

Shannon McCaw is our newest employee in the Cavalier office.

Stop and welcome these new employees and introduce yourself.





109 Central Ave-PO Box 10  
Maddock ND 58348  
701/438-2222 or 800/410-2226

123 2nd St Southeast  
Rugby ND 58368  
701/776-5869 or 800/461-5869

612 Main St.-PO Box 198  
Bottineau ND 58318  
701/228-5858 or 800/466-5858

202 Division Ave S-PO Box 176  
Cavalier ND 58220  
701/265-4355 or 888/220-1077

"Anytime" Line 877/244-9893  
"Anytime On-line"  
www.northstarccu.com

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

Look to us...  
for your financial solutions

**Visit us online at:**  
**www.northstarccu.com**

**BILL PAY UPDATE**

If you're using our online bill pay system to pay your Alltel bill, they're having some issues with a system upgrade that they did. The payment may have been returned because the merchant has updated account information for all customers. Therefore, your payment may have been refunded to your account and the payee was deleted to avoid future payment issues. Please re-view your most recent bill and re-enter the payee with the corrected information.

For more information or assistance, please contact Mary in the Maddock office at your convenience.

If you're not using our online Bill Payment, you should consider it. It is easy, convenient and FREE!



**FEES & CHARGES**  
**EFFECTIVE FEBRUARY 1, 2010**

(All fees are subject to change...all changes are indicated with an \*)

Overdrafts/returned or paid drafts & ACH's.....	\$28.00	(Maximum of 4 per day)
Overdraft transfers .....	\$ 2.50	(Free with overdraft protection)
Fraudulent Check.....	\$10.00	
Bill Pay-NSF.....	\$28.00	
Bill Pay-Stop Payments.....	\$15.00	
Cashier's Checks/Certified checks .....	\$ 5.00	
Money Orders.....	\$ 1.50	
Wires – Incoming.....(or outgoing).....	\$10.00	
Re-occurring wires.....	\$10.00	
International.....	\$35.00	
Club Classic.....	Free	(maximum 2 per month)
Mail Returned due to incorrect address.....	\$ 5.00	
On-line Bill Pay .....	Free	
Anytime Online .....	Free	
ATM Fees.....	\$ 1.50—\$2.50	
NSCCU Visa or Instant Cash cards at NSCCU ATM...	Free	
Confirmation of Funds Phone Call.....	\$ 5.00	
Short Statement.....(1 free per month) .....	\$ 2.00	
Stop Payments;( including Visa & Instant Cash) each...	\$15.00	Maximum....\$45.00
Reconciliation of Share Draft Account..per hour...	\$25.00	
Loan Document Fee.....	\$10.00	per loan
Counter Share Drafts.....	\$ .10	each (1 <sup>st</sup> 10 free)
Non-member Check Cashing.....	\$ 5.00	per \$100
Share Draft Copies.....	\$ 1.00	Priority per copy..\$ 5.00
Fax Machine Usage.....	\$ .50	
Incoming...(per sheet)...	\$ .50	
Outgoing/first page.....	\$ 1.50	Additional per page..... .50
Photocopies.....	\$ .25	have own paper or over 10 copies.. \$ .10
Canadian Checks.....	\$ 1.00	plus exchange
Non-Truncated Accounts.....per check returned..	\$ .10	+ postage to mail (\$2 minimum)
VISA Late Charge (Over 30 days late).....	\$15.00	
VISA - Overlimit Fee ..(At statement date).....	\$25.00	
NSF Visa Payment.....	\$28.00	
Plastic Card replacement (1 free).....	\$ 5.00	
Lost/Changed Plastic Card Pin Number.....	\$ 1.00	
Visa Statement copy.....	\$ 1.00	
Rush on Debit/Credit Card.....	\$25.00	
Visa Phone Payment-via "800" Visa number.....	\$ 5.00	
Visa Gift Cards.....for members.....	\$ 1.50/card	non-members.....\$ 3.00/card
Visa Travel Cards.....	\$ 4.00	
Traveler's Cheques (all types).....	Free	
Certificate of Deposit (CD) early redemption.....		
CD's 12 months or longer term.....	6 months interest	
CD's less than 12 months term.....	3 months interest	
Safety Deposit Boxes.....		
3x5.....	\$15.00/yr	5x10.....\$30.00/yr
3x10.....	\$25.00/yr	10x10.....\$35.00/yr
Safety Deposit Box drilling fee .....	\$100.00	
Safety Deposit Box lost key fee .....	\$ 10.00	