

NORTH STAR NEWS

DECEMBER 31, 2021



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It is hard to believe this is the last newsletter in 2021. I hope you all had a Merry Christmas and were able to spend it with friends and family. I am not sure that we are back to “normal” but the time sure is flying by regardless of the pandemic’s impact. This is a very hectic time at North Star. We are bringing one year to a close and trying to get the next one off to an amazing start while still trying to enjoy the holiday season with our friends and family.

North Star celebrated many milestones in 2021, all of them based on serving our membership. We saw record consumer loan production, originating over \$50 million in consumer loans. We also met or exceeded our member satisfaction goals with an 80% Net Promoter Score on our member transaction surveys. I would like to thank each of you that took the time to complete a survey this year. We review ALL your feedback and are using it to improve the way we serve you. Although we LOVE to hear about the positive experiences, we NEED to hear about the areas you would like to see improved. So please continue to take the time to complete the surveys that we send.

Finally, I would like to express my sincere appreciation to each of you for your ongoing support of North Star. As a Member Owned Financial Cooperative, our success is directly tied to the engagement of our members. The more you support your credit union the better we can serve you. Our goal for 2022 is to continue to grow so that we can offer you the products and services that you expect and deserve.

God Bless America!

Bob Herrington

President/CEO

Loan Payments with Card

We’re excited to announce that North Star CCU is now able to accept loan payments by phone when using your Visa, Mastercard, and Discover debit card! This will be a convenient method of providing members **5-Star Service** when needing additional loan payment options!

Call 701.858.9300 or 800.410.2226 ext 856 to pay your loan with a Card.

There is a \$5.00 processing fee with every transaction, NSCCU only accepts cards that have the member’s name on them. No third party cards accepted. This service is for Debt Repayment only and not a method of deposit.

The Credit Union’s auditors, Brady, Martz & Associates, are performing an audit of the Credit Union. Please review your share and loan balances carefully. If you feel there are discrepancies, please contact: Brady Martz & Associates, PO Box 848, Minot ND 58702

Turbo Tax

Save on TurboTax® and H&R Block® This Tax Season



Credit union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you’re guaranteed to get your biggest possible refund.

Scan the code to get started today and save!



nsccu.com



Annual Debit Card Notice

Annual Notice by Visa for Non-Visa PINless Debit Transactions (Reg E & VISA Regulations)

You may use your NSCCU debit card to initiate both Visa debit transactions & non-Visa debit transactions without using a PIN to authenticate the transactions.

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

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or for certain bill payment transactions, provide the account number for an e-commerce or mail or telephone order transaction processing on the STAR & Pulse networks.

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

Please contact Nancy Abrahamson, Cards Manager, in the Maddock Office with any questions you may have regarding this notification.

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Do we have your email?



Get important information, notifications and special offers from North Star CCU through email.

Scan the QR code and update your email address.



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#nsccu



Nominating Committee



There are three positions on the NSCCU Board of Directors up for re-election at our next Annual Meeting, taking place March 20, 2022

- Ken Klebe
- Kevin Gigstad
- Beth Olson

If you are interested in running for a seat on the Board of Directors, please express your interest by contacting the Nominating Committee by January 24, 2022. To submit your name for consideration, contact the Nominating Committee of John Riley, Mike Foster and Joann Bergrud at joannb@northstarccu.com or 701.922.6202.

Annual Meeting Notice

The full general membership annual meeting will be held, March 20, 2022 in Maddock. Supper will begin at 6:00pm with the meeting to follow.

This meeting is to officially conduct any business to come before the membership, including election of board of directors, review of financial statements and a report from the CEO.

Privacy Notice

Federal law requires us to tell you how we collect, share & protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at: <https://www.northstarccu.com/privacy-statement/> or scan QR Code. We will mail you a free copy upon request if you call us at 701.858.9300.



ID Navigator

ID NAVIGATOR FREE FOR MEMBER CREDIT CARDHOLDERS

Identity theft continues to evolve. Most Americans have concerns about personal data privacy and wish they had more information on what to do if their identity was stolen.

North Star CCU is please to offer ID Navigator powered by Norton LifeLock as a **free** benefit to all their Visa credit cardholders.

This benefit provides:

- ◆ Device security – protects devices and information on them from online threats like viruses, malware and phishing
- ◆ Identity theft protection – monitors for a wide range of identity threats and provides restoration assistance
- ◆ Online privacy – A VPN (virtual private network) protects when information is sent or received over Wi-Fi, wired or mobile connections
- ◆ Home & Family – provides families with solutions like Parental Control for managing kids' activities online.

Dark Web Monitoring, Data Breach Notifications, Stolen Wallet Assistance and One-Bureau Credit Monitoring Alerts.

Go to www.cardbenefitidprotect.com and enter your North Star CCU Visa credit card number to confirm eligibility, you'll be directed to a custom page to select the complimentary ID Navigator benefit and enter your cardholder information. Once fully enrolled, ID Navigator will provide tools so you can act quickly if your identity is threatened. Enroll today!



Wall of Honor

PROUD TO BE A SUPPORTING SPONSOR FOR THE WALL OF HONOR



The Wall of Honor is a digital indoor billboard showcasing those who serve – our Veterans, active and retired military personnel, all emergency responders and medical professionals.

The Wall of Honor display is featured at the following NSCCU branches: Maddock,

Devils Lake, Grafton, Cavalier, Bottineau, Rugby and Minot.

The Wall of Honor salutes local heroes across the state of North Dakota by paying tribute to them on digital indoor billboards located in restaurants, veteran's service and fraternal organizations, c-stores, lobbies and taverns. These heroes are prominently displayed in a digital format on a screen with a photo, name and career of service, both past and present.

SUBMIT AN HONOREE FOR THE WALL OF HONOR

Do you have a family member who has served or is serving in the military, law enforcement or as a first responder? Submit them as an honoree to be featured on the Wall of Honor. Your content will be made into a slide and featured in the locations you select on the form.

To nominate an honoree scan QR code or go to:

<https://www.northstarccu.com/wall-of-honor/>



Fee Changes

It is the goal of North Star Community Credit Union to maintain a low fee structure.

- ◆ Beginning February 1, 2022 the only fee changing will be the Inactive Account Fee will go from \$5.00 to \$10.00 and will assessed on those accounts that have balances of \$200 or less where the member is greater than age 18 and has had no activity of any kind for 18 months.

2022 NSCCU Scholarship

We're excited to announce the 2022 North Star CCU high school scholarship application period is open! The deadline to submit is May 1st, 2022. The applicant or the parent of the applicant must be a member of North Star CCU.

Application at: <https://www.northstarccu.com/2022-scholarship-application/>



Scan QR code for 2022 Application

CMN Jeans Day Fundraising



North Star Community Credit Union kicked off Credit Union for Kids Miracle Jeans Day on September 13, and proceeded with various fundraising events. Such events were, chili feeds, community bingo, 50/50 raffle drawings, bake sales,

and silent auctions, which ended October 21, 2021. North Star CCU set a goal to raise \$10,000. On October 21, 2021 when all fundraising was complete and all donations were counted, North Star CCU surpassed their goal by raising \$16,000. Co-op Financial Services awarded North Star CCU an additional \$10,000 through their Miracle Match program. The Sanford Children's Hospital in Fargo will receive a donation of **\$26,000** from this campaign.

North Star would like to thank all of their generous members and area communities!

Farm Rescue & NSCCU

North Star Community Credit Union is a proud sponsor of Farm Rescue. When an area member needed their services, North Star Community Credit Union stepped up to



the plate. Farm Rescue arrived with their machinery and volunteers to help harvest approximately 360 acres. North Star Community Credit Union organized the food and logistics and staff members delivered meals on October 21 and 22, 2021. This is an example of the credit union philosophy of "People Helping People" Kenneth a volunteer with Farm Rescue thought it was so neat to meet someone from an employer that is a sponsor (NSCCU). Our members and the Farm Rescue staff were grateful for the meal. A message from our member, "Thank you so much, you guys at North Star are some of the nicest people."

NSCCU Recipient of BND Giveaway



L-R: Mr Thom, MHS Superintendent, Gary Wald-Ag/shop teacher, Ty Zeltinger-BND, Bob Herrington, NSCCU CEO, Joann Bergrud, NSCCU COO, Yvonne Fossen, NSCCU VP Operations

Bank of North Dakota recognized North Star Community Credit Union as one of five recipients of the recent "Thank Your Bank or Credit Union Month" giveaway. North Dakota residents were asked to write up to 250 words to express their gratitude for their local financial institution. Five submissions were randomly drawn and the school in each community receives a \$5,000 donation from BND. The person submitting the selected entry receives a \$529 College SAVE scholarship to a new or existing College SAVE account.

Jennifer Sundby, the nominator and recipient of the \$529 College SAVE contribution, submitted the following about North Star Community Credit Union, "I love my credit union because they are always supporting the community both financially and through volunteerism. They have programs for kids to learn about finances

and saving. When our school needed volunteers to set up the new playground, the employees showed up for all the days as well as the CEO. They worked hard and provided labor that the school could not afford otherwise. My kids receive birthday cards and gifts every year and when we walk in, they always answer any questions they may have. They are friendly and to above and beyond. I appreciate them all and can't imagine our community without them!!!"

The Maddock Public School Ag/Shop department is the recipient of the award funds, for the purchase of a MIG Welder and Industrial Plasma cutting table. These items will assist in the development of our agriculture focused classes to supplement the knowledge for those we hope will be our future farmers, ranchers and residents of our rural communities.

North Star Community Credit Union is grateful to Mrs. Sundby for the kind words and congratulates the Shop/Ag program at Maddock Public School. Thank you to the Bank of North Dakota for the generous awards to the five lucky North Dakota communities.

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