



QUARTERLY NEWSLETTER

**Northern Pacific
Merger**

On January 1, we welcomed the Northern Pacific branch to the North Star community through a merger with Northern Pacific Duluth Federal Credit Union. We are excited to welcome Carolyn Katzmarak and Lynn LaFlair to the North Star Credit Union Team! Thank you for your help and assistance in making this a smooth transition, we appreciate you.

**North Star Insurance
Agency, LLC**

New and located in the main lobby area of the North Star Credit Union-Cook at 24 South River St.

Agent : Tom Beaudry

[218-666-4030](tel:218-666-4030)

tom@insurewithnorthstar.com

www.nstaria.com

**Our Computer
Conversion was a
Success!**

Thank you to all our members for your patience and understanding during the conversion.

Our members now have access to great, new benefits including.

- a mobile banking app
- remote deposit capture
- online loan applications
- account to account transfers

Let North Star Insurance Agency guide  you to a better way of insuring your home, automobile, boat, and recreational vehicles.



North Star Insurance Agency understands that your coverage needs are as unique as each star in the sky. We will take the time to get to know you and walk you through our products and services, tailoring them to you and your financial parameters.



Call Tom Beaudry : [218-666-4030](tel:218-666-4030)



The oldest insurance agency in Cook, The Francis Agency which began in 1917, has sold its home, auto, recreational vehicle, and commercial liability business to the newly created North Star Insurance Agency. In September 2017, North Star Credit Union formed a Credit Union Service Organization when they incorporated North Star Insurance Agency, LLC. Although owned by North Star Credit Union, the Agency will be run separately from the Credit Union and has its own Board of Directors. Recently, The Board of Directors hired, local, Tom Beaudry to manage the new agency.

Beaudry, having grown up in Grand Rapids, is accustomed to life up North. "It is an honor to take over a business that has over a 100-year history and I look forward to continuing to foster the relationships The Francis Agency has established." The Francis Agency, Inc. will soon be changing its name and will continue to offer health and life products out of its 106 South River Street office.

The new North Star Insurance Agency office is conveniently located in the main lobby area of North Star Credit Union at 24 South River Street. "It's exciting to be an independent agent because I am able to offer a wide array of products and services to the community," says Beaudry, who most recently managed one of the local golf courses. "Making the transition from golf to insurance has been very interesting because both are heavily focused on providing outstanding customer service, which is where I excel.

Congratulations 2018 Scholarship Recipients!



North Star selected five students who were each awarded a scholarship to assist in their pursuit of higher education:

Brandi Stougaard-Nashwauk H.S. with plans to attend Itasca Community College, perusing an under graduate degree in Health Studies.

Dayelise Marie Davidson-Greenway H.S. with plans to attend the University of St. Scholastica, majoring in Medicine

Marissa Bober-South Ridge H.S. with plans to attend the University of St. Scholastica, majoring in Nursing

Xari Simon-Mankowski- North Woods H.S. with plans to attend the University of St. Scholastica, majoring in Chemistry

Jordan Danielson- Northern Pacific branch recipient with plans to attend SCSU



Send a Friend, Share the Benefits!

When you refer family and friends to North Star Credit Union, you both earn \$25! * The great news is there is no limit to how many friends you can refer!

If you are one of the many that have come to love the local service and member dedication that we are known for, you probably share the benefits of membership with friends and family who are in need of our services or looking to move away from the impersonal service of large chains.

Now you can earn rewards just for sharing the benefits of membership, with our referral program!

How to get your \$25:

- 1) Fill out the **Send-a-Friend Form** »
- 2) **Enroll in eStatements**
- 3) Your friend satisfies the referral program requirements

You get rewarded for each new member you refer, and they enjoy all the benefits of NSCU membership! Have questions about our member referral program? **Call a member service representative today!**

**Both members must be enrolled in eStatements with all accounts in good standing. The primary owner of the new account must open a checking account with a debit card and make at least 6 transactions for 2 months or sign up for direct deposit. Both parties will be rewarded as soon as requirements are met, up to 60 days.*

Celebrate Success!

NSCU has accomplished many goals over the past year and look forward to continued success by working hard and keeping our members #1, thank you.



NSCU Core Values

Financial Stability

Financial Education

High Quality Service

Meeting the needs of our members

Team work between management and staff

Promoting the credit union idea to communities

Financial Tip: Avoiding Fees

NSCU would like to help you in avoiding these two types of fees.

1. Inactive account fee of \$3.50 a month. An inactive account is one where: There have been no transactions on any account for the past twelve months, and there are no active loans with the credit union.

To avoid this fee, you can make it active by doing a transaction in the account once a year. Possibly look over our new services and see if there is one that may help you financially. If you don't see anything that will help, you could close the account. However, once a member always a member, do not forget about us.

2. Late payment on loan fee If you find this fee on your account call your loan officer and see if a different due date will help you avoid this fee.

**Financial institutions are required to put out a fee schedule that list the services and fees that go with them. They are located on the bottom of our website or you can get a copy at the branches. If a fee changes we send out the new fee schedule and update our website.*