

INTERNATIONAL CREDIT UNION DAY

75 Years of International Credit Union Day®

On October 19, 2023, North Star Community Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

“Since its origination in 1971, North Star Community Credit Union has worked with the intent to provide valuable financial products and services to its members and their families. Through the dedicated patronage of its members, the credit union has grown in a manner that has strengthened its abilities to provide value and support to each of its [now] 22 counties in which it serves.” - Jeffrey L. Hayes, President/CEO.

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. North Star Community Credit Union is honored to be a part of this proud tradition.

In celebration of International Credit Union Day, we will be serving refreshments on Friday, October 20th, from 10am until 5pm. We invite you to visit any of our locations in Cherokee, Ida Grove or Sheldon to enjoy a treat!



Iowa Credit Union Convention 2023

Tara Wareham, Ida Grove Member Service Representative, was selected to present a research project as part of the Iowa Innovation Group. Tara was able to work alongside fellow credit union employees to identify ways to improve Iowa’s credit union movement. Tara helped to create

a prototype website for providing financial proficiency in Iowa schools. Tara’s research was able to help her grow her knowledge in how credit unions may provide different tools and resources to teachers and schools on educating students financially.



Welcome Ginell!

North Star Community Credit Union is pleased to welcome **Ginell Wetter** as Finance Officer. Ginell earned her Bachelor of Science in Business Administration, while majoring in Finance at Kansas State University. Ginell resides in Cherokee County, and comes to North Star Community Credit Union

with a wide range of experience in the areas of accounting, business management, and finance. Given Ginell’s education, talents, and experiences, we are confident that she will be a strong asset to North Star Community Credit Union.



10 Common Traits of Phishing Emails

Phishing is one of the most common attack methods used by cybercriminals and the one we're all probably most familiar with. Fortunately, there are signs that can help you identify whether or not that email in your inbox is a scam.

Asking for Personal Information	Most reputable organizations will never email you asking for your address, phone number, national ID number, or other personal data.	You're Asked to Send Money	Whether it be overdue taxes or an upfront payment to cover expenses, any email that asks for money should immediately raise your suspicions.
Inconsistencies in Links	Always hover over links with your mouse pointer to display the full URL. If it leads somewhere that doesn't logically belong within the context of the email, or generally looks nonsensical, don't click!	Too Good to Be True	The old saying remains true to this day: if it's too good to be true, it's likely untrue. Keep that in mind any time you get an email claiming you won the lottery or are due a large family inheritance.
Unrealistic Threats	Phishing emails often feature threatening language, such as "Payment overdue!" or "Your account has been compromised!", in order to generate a response from their targets.	Poor Spelling & Grammar	Most generic phishing attempts contain spelling and grammar errors or feature awkward wording/phrasing.
Generic Greetings	Unlike legitimate entities that will address you by your full name or username, phishing emails usually opt for generic greetings, such as Dear Customer or Dear Sir/Madam.	Suspicious Attachments	Attachments aren't always malicious, but use extreme caution whenever you receive them unexpectedly.
A Sense of Urgency	Similar to unrealistic threats, emails that urge you to click on a link or download an attachment or update your account immediately are likely scams.	From a Government Agency	In almost every case, government agencies don't use email to communicate anything of consequence. The IRS, for example, will never email you about your taxes or payments.



Holiday Closings

Monday, October 9th: **Columbus Day** - CLOSED
 Thursday, November 23rd: **Thanksgiving Day** - CLOSED
 Monday, December 25th: **Christmas Day** - CLOSED
 Monday, January 1st, 2024: **New Year's Day** - CLOSED
 Monday, January 15th, 2024: **Martin Luther King Jr. Day** - CLOSED

Save-the-Dates

Friday, October 20th: **International Credit Union Day Open House**, 10am-5pm (all branches)
 Friday, December 1st: **Ida Grove Holiday Open House**, 10am-5pm
 Friday, December 8th: **Cherokee Holiday Open House**, 10am-5pm
 Friday, December 15th: **Sheldon Holiday Open House**, 10am-5pm
 Thursday, April 4th, 2024: **52nd Annual Membership Meeting**

Cherokee
 1207 N. 2nd St
 (712) 225-5731

Ida Grove
 216 Moorehead Ave.
 (712) 364-3000

Sheldon
 101 N. Rungler Ave., Ste C
 (712) 324-0190