



January 2022

Congratulations, Kallie!

Kallie Morrow has been promoted to Vice President of Operations at North Star Community Credit Union. Kallie has been at North Star for 27 years, most recently serving as the Director of Operations since 2011. Join us in congratulating Kallie on this honor!



Coming Soon!

Contactless Cards

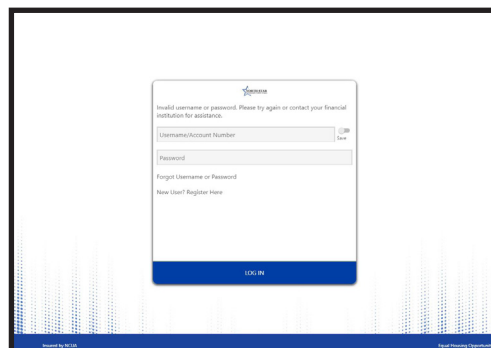
We've been working on a few new products and services to bring you the best possible experience as a North Star Community Credit Union member! In March 2022, we will be changing our current debit card provider. This conversion will create a better user experience for all our debit card holders. You will be receiving a new debit card in the mail in March. With this new card you will now be able to use it as a contactless card. You can dip, tap, or swipe your new card at a terminal to make your payment, providing a more secure and sanitary transaction experience.

Other Features: *Apple Pay* *Android Pay* *Fraud Alerts* *Privileged Status*



Mobile App

It's really happening! Following our debit card conversion in March 2022, we will be unveiling our brand new North Star Community Credit Union Mobile App! Our app will be available on both Apple and Android platforms. You will now be able to remotely deposit checks, transfer money from account to account, and even make payments to friends that don't have North Star accounts.



Online Banking Updates

To coordinate with our new mobile app, we will also be updating our online banking options. It will now look, feel, and operate just like our new mobile app.



Home Equity Line of Credit



If you've been paying off the mortgage on your current residence, you can now use that equity to open a HELOC with North Star!

For a limited time only, everyone gets an introductory interest rate of 1.99% APR*.

- 100 percent loan-to-value
- Pay interest-only for 5 years
- Revolving line of credit

*APR=Annual Percentage Rate. All loans subject to approval. Rate as low as 1.99 percent for 90 days then rate will be determined by Prime plus loan-to-value. Federally Insured by NCUA. Equal Housing Opportunity.



Debt Consolidation Loan

Is your New Year's resolution to be debt-free? Let us help! A debt consolidation loan* can help you pay your debts off faster while keeping more money in your pocket. Call and see what low rate you qualify for or apply online at www.nscu.org.

*Maximum loan amount is \$20,000. Not to be used for refinancing. Other terms may apply.

FRAUD WARNING!

We have been seeing an increase in fraud activity, lately. Help keep yourself safe by following these easy steps:

1. Monitor your accounts regularly for any unauthorized activity and notify us right away.
2. Don't give out any personal information over the phone or online.
3. Shop online with credit cards instead of debit cards.
4. Watch out for scams, if it seems too good to be true, it probably is.



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