

**CHEROKEE**  
1030 South 2nd Street  
(712) 225-5731 • (800) 848-5731  
**IDA GROVE**  
216 Moorehead Avenue  
(712) 364-3000 • (800) 297-5059  
**SHELDON**  
101 N Runger Ave.  
(712) 729-3731 • (888) 929-3731

**Upcoming Events:**

- Sheldon Home Show – Saturday, March 21
- 48th Annual Meeting – Saturday, April 4
- Closed-Memorial Day – Monday, May 25
- Ida Grove Member Appreciation Day – Friday, June 5
- Sheldon Member Appreciation Day – Friday, June 12
- Cherokee Member Appreciation Day – Friday, June 19
- Closed-Independence Day – Saturday, July 4

## Privacy Notice

North Star Community Credit Union's privacy notice is posted on our website at nscu.org. You may request a written disclosure by calling 712-225-5731. Our privacy notice has not changed.



**Jeff Hayes**  
President/CEO

## Not for profit, not a charity, but for service

Our new year is off to a good start. FY2019 ended on a positive note and as we move forward into 2020 we are excited about the good work of North Star Community Credit Union and our opportunities to serve you.

Overall performance of the credit union remains strong. Our total assets continue to grow and have reached \$104.6 million, this year, an exciting milestone for our members and our communities. North Star's primary goal and intent is to provide positive products, services, and assistance to our members and their families. There is that old credit union adage, "Not for profit, not a charity, but for service." As we strive to live up to our responsibilities, North Star continues

to grow in size and ability to improve what we can do to assist.

The new Cherokee main office building is progressing, and we are excited to see it evolve into a place where staff and board members will be able to provide more assistance and advantages. However, in the meantime, we continue striving to do the best we can with what we have.

It is a pleasure to serve with the great North Star Board of Directors that move in an informed, well-considered manner in their decision-making processes. North Star staffing is strong and better than ever. Each staff member strives to assist the best they can, whether it is a deposit account, a possible loan, or simply assisting someone looking for wise counsel. Each person strives to provide the best direction.

So now, as we look at the year ahead, we are ready to face the challenges and opportunities to best serve the members of North Star Community Credit Union and our communities.



Ryan Francis, Financial Officer

## *Congratulations*

Ryan Francis has been promoted to Finance Officer of North Star Community Credit Union. He previously served as our branch manager for our Sheldon location for the past 2 years. Ryan holds a bachelor's degree in finance and banking from Buena Vista University and is currently pursuing his master's degree in management from Briar Cliff University.

Ryan will be joining the Cherokee team upon the completion of our new building but his duties as Finance Officer are already well underway. Congratulations, Ryan!



Ryan Francis, Lorna Kohn and Jeff Hayes

## Leg Reg Conference

Back in February, members of our management team traveled to Des Moines to attend a 2-day conference devoted to educating Iowa credit union board and staff about happenings at the State Capitol during this legislative session. They were also able to attend a legislative reception with Iowa lawmakers to discuss issues facing credit unions. Day two of the conference was focused on updating credit union leaders about new regulations to keep them in compliance with new state and federal rules. It was a great opportunity for North Star staff to learn about new initiatives to bring back to Northwest Iowa. Lorna was also one of two credit union employees in Iowa to be awarded a scholarship to attend the conference.



## Cherokee Ag Show

We set up shop at the Cherokee Ag Show this past February to teach our local citizens the value of credit union membership! We were also a lunch sponsor so that lunch could be free to the public. It was great to see all our local businesses coming together to support the agriculture community!



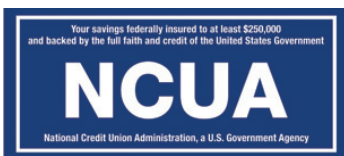
## New Building Update

Things are coming along at our new building on North 2nd Street in Cherokee. Windows have been installed and walls will be soon to follow! We are excited to be up and running this summer. Stayed tuned for details on a Grand Opening.



## Partners in Excellence

This year we have “adopted” Mrs. James’ kindergarten class as our Partners in Excellence as part of the new program developed by the Cherokee Chamber of Commerce. Our students were busy making us all sorts of Christmas decorations and we stopped in their classroom to decorate Christmas cookies and help wrap their gifts for their parents. We also gave each student a gift of their own – *The Berenstain Bears Trouble with Money* book!



### Lobby Hours: Cherokee, Ida Grove, & Sheldon

Mon-Thurs: 9:00 am - 5:00 pm  
 Fri: 9:00 am - 6:00 pm  
 Sat: 9:00 am - Noon (Loan officer available)

### Drive-Up Hours: Cherokee & Ida Grove

Mon-Thurs: 8:30 am - 5:00 pm  
 Fri: 8:30 am - 6:00 pm  
 Sat: 8:30 am - Noon