

Winter 2023

Iowa Credit Union Convention 2023



Jeff Hayes, President/CEO, was elected to serve on the Iowa Credit Union League (ICUL) Board of Directors for 2023-2024 as its Vice-Chair. By serving on the ICUL Board, Jeff represents the collective interests and future of Iowa's 72 credit unions and their more than 1.6 million members. ICUL is the trade association for Iowa's not-for-profit credit union industry.

"It's an honor to be elected to serve on ICUL's Board of Directors and as its Vice-Chair," said Jeff Hayes. "I believe strongly in the credit union industry and look forward to working with other Iowa credit union leaders to develop initiatives that will help improve the financial lives of our members and advance the credit union movement."



Congratulations, Jeff!

Holiday Closings

Monday, January 15th, 2024: **Martin Luther King Jr. Day** - CLOSED Monday, February 19th, 2024: **Presidents' Day** - CLOSED

Save-the-Date

Thursday, April 4th, 2024: 52nd Annual Membership Meeting



Tara Wareham, Ida Grove Member Service Representative, presented her research project as part of the Iowa Innovation Group at the 2023 Iowa Credit Union Convention in Coralville. Tara's time at Convention was also spent meeting other credit union employees, further educating herself in the credit unions work and philosophy of "People Helping People," and volunteering in a community service project assisting at the local community food pantries.

One thing that Tara took away from her experience with the Innovation Group was that innovation doesn't always mean something new. She states, "you can take what is already in place and revise/alter to fit the need of your workplace, personal life, education, etc. Innovation can be a powerful tool you didn't know you needed until you take the steps into an opportunity."



Great work Tara!



www.nsccu.org

North Star CCU_43727.indd 1 12/5/23 1:05 PM



Congratulations, Amber!



North Star Community Credit Union is pleased to announce Amber Pearson as Marketing Manager. Amber has been at North star since April 2017, most recently serving as Operations Supervisor. Amber brings a wide array of experience in member service and knowledge in credit union products and services. Join us in congratulating Amber as our Marketing Manager!

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.nsccu.org.

*Maximum loan amount is \$20,000. Not to be used for refinancing an existing North Star Community Credit Union loan. Other terms may apply.

Reminder: Keep your account active!

Membership Share Accounts will incur a monthly \$5.00 fee after 12-months of inactivity. Members with less than \$1,000.00 will be charged.

An inactive account is one where there has been no transaction activity, such as deposits, withdrawals, or transfers during a 12-month period. To keep the account active, you can conduct a transaction in person, via ATM or online, or mailed deposit.

Should you have any questions or concerns please do not hesitate to call or visit any of our locations in Cherokee, Ida Grove or Sheldon!

REMOTE DEPOSIT REMINDERS:

- ENDORSE the check and write "For mobile deposit ONLY at North Star CCU."
- Deposits made before 3:30 p.m. on a
 business day will be deposited into your
 account that same day. If a deposit is
 made after 3:30 p.m. or on a non- business
 day the deposit will be deposited the
 following business day.
- NO third party, government issued, or foreign checks.



Cherokee Chamber of Commerce recognized North Star in Cherokee as October's Business of the Month.



International Credit Union Day Celebration, Ida Grove.



North Star was a sponsor for the Sheldon Middle School Color Run.

Cherokee

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

Ida Grove

216 Moorehead Ave. (712) 364-3000

Sheldon

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



North Star CCU_43727.indd 2 12/5/23 1:05 PM