



Northstar News

Fall 2017

ATM Fraud Prevention Tips

ATMs are a target for skimming and it's fraud rates are on the rise. Skimming is the act of thieves stealing your PIN and account number from ATMs using remote devices. According to a previous study done by Javelin Strategy & Research, nearly one in five people reported their PIN being stolen within one year's time.

ATMs have been around since 1969 and skimming technology has been making appearances for at least the past 10 years. If you know what to look for, you can greatly reduce your chances of falling victim to skimming thieves.

Here are some tips to help protect your account.

1. Use Familiar ATMs

Using the ATM at your **local branch** is always ideal but for when you can't make it there, look for an ATM in a well-lit area with video surveillance.

2. Give the ATM a Once-over

If the card slot looks loose or like it's not a part of the rest of the unit, something may be off.

3. Be Hands-on

Sometimes hidden cameras are disguised and used to detect your password. Covering the keypad with your hand while you enter your PIN can help deter thieves.

4. Frequently Check Balances

The quickest way to know that a thief has tampered with your finances is to check your account often.



We will be closed on:

November 23 | Thanksgiving

December 25 | Christmas Day

January 1 | New Year's Day

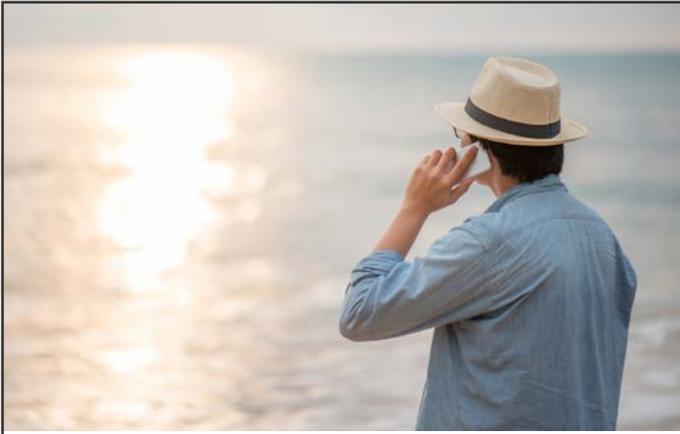
LOAN SPECIAL

\$250 OFF CLOSING COSTS!

PURCHASES
CONSTRUCTION LOANS
REFINANCES



Coupon must be presented at time of application. Other closing costs will apply, contact lender for cost estimate. Only one discount is permitted per loan. Loans are subject to credit approval. Offer expires 12/31/2017.



StarTel Upgrade

We are excited to announce that in late October we will be enhancing Northstar Bank's StarTel Telephone Banking System.

Your PIN will not change. Please note, we are changing our menu structure. You can still enjoy all the current features plus new, easy-to-use menus, speech recognition and much more!

MAIN MENU OPTIONS

- 1 Account Balance Menu
- 2 Account History Menu
- 3 Funds Transfer
- 4 Stop Payments
- 5 Future Dated Transactions
- 6 Change StarTel PIN
- 7 Reg E
- 8 Bank Information

GLOBAL COMMANDS

- Customer Service 0
- Go Back *
- Hang Up 7*
- Help Menu 1*
- Main Menu 3*
- Repeat #
- Skip 5*
- Speech 8*

StarTel Telephone Banking
(866) 394-7827

Get Smart About Credit

October 19 is Get Smart About Credit Day. Credit education isn't just about paying for college, credit cards and loans, but encompasses budgeting, understanding a credit report and identity protection.

You're entitled to one free copy of your credit report every 12 months but you must go through the Federal Trade Commission's website at www.annualcreditreport.com, or call 1-877-322-8228.

If you're shopping for a car, applying for a job or on the hunt for a new home, you'll want to know your credit score.

For additional resources or help developing a financial plan, visit your local **Northstar Bank**. We are happy to be your financial partner!

Holiday Happenings

- Nov. 24 - Dec. 29** Ann Arbor Tree of Warmth
- Dec. 1** Akron Santa Visit
- Algonac Santa Visit
- Lenox/Richmond Santa Visit
- Dec. 8** St. Clair Santa Visit
- Ugly Holiday Open House
- Dec. 9** Port Huron Movie at McMorrان
- Dec. 18-22** Bad Axe Holiday Open House

Contact your local branch or visit our Facebook page for more details!

President's Piece

As we wind down 2017 and reflect on the past three quarters, I am inspired by the dedication of our team and the growth we have experienced over the past year.

Along with financial growth, our team has been growing this past quarter as well. We are pleased to welcome Jennifer Crater, Saul Hernandez, Shannon Hulin, Rachel Meadows and Melissa Smith to our organization! Their enthusiasm, knowledge of our markets and drive for success will serve as assets to Northstar Bank and to our communities we serve! We're always looking for qualified candidates who want to be a part of **our team**. If you're looking for a dynamic and rewarding career, please email your resume to personnel@northstarathome.com.

Santa will be making the rounds at some of our branches in December and children are welcome to come have a photo taken with him. A few of our other branches will be hosting various holiday events like open-houses and free movies to get in the spirit of the season. You can find more information on our **Facebook** page or at your local branch. We hope to see you at one of our holiday happenings!

Debbie Cunningham, President & CEO



Member FDIC
Loans are subject to credit approval.

www.northstarathome.com

