



Northern Star Credit Union Frequently Asked Questions

About Northern Star Credit Union

Who can join Northern Star Credit Union?

Anyone living, working, or attending school in Portsmouth, Chesapeake, Suffolk, Newport News, Hampton, Norfolk, or Virginia Beach.

Where are you Located and what are your Hours?

Northern Star Credit Union is located at 5100 George Washington Highway, Portsmouth VA 23702. Please visit the Contact page for our most recent lobby and drive-thru hours.

What is the Co-Op Partnership?

We partner with other credit unions to provide members with access to over 100 local shared branches and ATMs and over 20,000 across the United States through the co-op partnership.

What is your Fax Number?

(757) 487-9464

What is the Routing Number?

251 481 957

What is the Difference between a Credit Union and a Bank?

"People Helping People" is the credit union philosophy. Our goal is to help guide members in the right direction through each stage of their life. Northern Star Credit Union is a community-based, non-profit financial cooperative. This means the income we receive is returned to our members through high-interest savings accounts, low loan rates, and less fees than banks. Northern Star provides the same quality services as banks for a fraction of the price. The checking accounts, loans, certificates, and online products we offer our members consistently prove to be more financially feasible than our competitors. A credit union is governed by a volunteer board of directors elected by its members. Each member has the right to impact the direction of the credit union using their vote.

General Questions

How do I Reorder Checks?

Have your control number, our routing number (251481957), and the last four digits of your account number available then [click this link](#). If you are unable to order them online, contact the branch.

Where are the Co-Op Shared Branches and ATMs?

There are over 100 shared branches and ATMs within 7 miles of Northern Star Credit Union's main branch. Click the links for [Shared Branches](#) or [ATMs](#).

Do you offer Online Bill Payment?

Yes, you may set up this feature through Home Banking or the Mobile App. For questions about BillPay or additional information, please call 1-888-918-7584.

Do you offer Mobile Banking?

Yes, the Mobile App provides our members with 24/7 access to their accounts. The app is available on [Apple](#) and [Android](#) devices. Additionally, we offer contact-free payment using Digital Wallet for [Google Pay](#), [VISA Checkout](#), and [Apple Pay](#).

Do you offer notary service?

Yes, we do. This is available at no cost to our members.

Is my Money Insured?

Yes, your money is insured by the National Credit Union Administration (NCUA), an independent agency of the United States Government. Your savings is federally insured up to \$250,000 and backed by the full faith and credit of the United States Government.

How do I Stop a Payment?

We encourage you to reach out to the merchant to stop an automatic deduction from your account. In the event this is unsuccessful, you may contact us through Home Banking, the Mobile App, or in-person to stop a payment. Please note there is a \$30 fee.

Do you offer Wire Transfers?

Yes. You will need to provide us with the name and account number of the beneficiary, the name and address of their financial institution, along with the routing number. Please note there is a \$5 fee per transfer.

Do you offer Money Orders?

Yes, you may purchase a money order (valued up to \$1,000) within our branch for \$1.

Do you accept Members Under the Age of 21?

Yes. Members under the age of 21 must have a parent or guardian present when opening an account. The minimum share balance is \$5, and these accounts are exempt from the monthly maintenance charge.

Account Questions

How do I Change My Address on my account?

Log into Home Banking through the website or Mobile App. Select 'Update Profile' under the Member Service section to update your mailing and home address.

What is the Difference Between my Account Balance and Available Balance?

The account balance is the total amount of funds in your account. This does not always include holds, pending transactions, or upcoming deposits. Your available balance is the actual amount of money you can access. We recommend checking your available balance to prevent an overdraft of your account.

How do I Sign Up for Direct Deposit?

If your employer offers direct deposit, give the payroll department our routing number 251481957 and your Northern Star account number.

How do I Change My Password?

If you know your password, login to Home Banking or the Mobile App and select 'Change Password' under the Member Services tab. If you do not know your password, select [this link](#).

How do I Go Paperless?

You can sign up for E-Statements by logging into Home Banking or the Mobile App and selecting 'E-Statements' under the Online Services tab.

Checking Questions

Do you charge Monthly Fees?

We charge \$12 per month if the average balance in your Core Account(s) is less than \$500. Core Accounts are Regular Shares (Savings), Checking, and/or Money Market (Super Club). Average balance may be maintained in any one of these accounts or in a combination of these accounts.

How do I add Overdraft Protection?

Yes. Overdraft protection covers you in the event a check is bounced, or a payment is returned. [Learn more here](#) or contact us to opt-in today.

Can I open another Checking Account?

No, we limit one checking account per member. You may upgrade from Classic Checking to VIP Checking at no charge. However, Northern Star Credit Union offer a variety of products and services to meet your financial needs.

Debit Card Questions

What is a Debit Card? What is a Check Card?

The terms "debit card" and "check card" mean the same thing. A debit card withdraws money from your checking account as a check does; therefore, it debits your account. It can be used to make purchases at any retail establishment that displays the VISA logo.

Does my debit card Earn Rewards Points?

Yes. You must skip the PIN feature to earn rewards points for debit card purchases. Our VISA Credit Card earns double the points.

I am Traveling Out of the Area. Do I need to do anything?

To prevent your card from declining, please contact us through Home Banking online, the Mobile App, or in-person to provide the travel dates and location(s).

How do I Change my PIN?

If you know your PIN, you may call 1-877-267-6914 to reset your PIN. If you do not know your PIN, you must contact the branch and a mailer will be sent to your address.

Loan and Credit Questions

What type of Loans do you offer?

New & Used Auto Loans, Unsecured Personal Loans, Student Loans, Home Equity Lines of Credit (HELOC), Second Mortgages, VISA Credit Cards, Debt Consolidation Loans, and Overdraft Protection.

Do I have to be a Member to Apply for a Loan?

Yes, membership is required.

Do you offer Relief from Student Loans?

We offer debt consolidation to lower the monthly interest rate for undergraduate and graduate school loans. You can choose between paying interest-only for the first four years or a standard repayment schedule. Learn more [here](#).

How do I Pay My Loan?

There are four options available to you. You may set up direct deposit through your employer to come out of your paycheck. You may set up automatic ACH transfers from another financial institution. You may mail us a check. You may bring cash or a check into the main branch or one of our shared branches.

Can you give me a Copy of my Credit Report?

No. The credit bureau does not allow us to give out copies of the report. You may request a free copy by visiting AnnualCreditReport.com.

How Often should I get a Copy of my Credit Report?

The federal government requires each of the major agencies—Experian, Equifax, and TransUnion— to give you a free credit report each year. We recommend staggering the receipts to give you a continuous picture of how your credit looks and track your report for fraud.

Security Questions

What should I do if my Wallet is Lost or Stolen?

If your wallet has been lost or stolen, take the following actions:

- Contact us at 1-800-528-2273.
- Call the three major credit reporting agencies (Equifax: 1-800-525-6285, Experian: 1-888-397-3742 and Trans Union: 1-800-680-7289) and ask them to immediately place a Fraud Alert on your name and Social Security number. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.
- Notify the SSN National Fraud Hotline at 1-800-269-0271.
- File a police report the same day, if possible, in the jurisdiction where your wallet was stolen.

What should I do if my Debit Card is Lost or Stolen?

Call 1-800-528-2273 to report a lost or stolen card.

What should I do if I think I have been a Victim of Identity Theft?

If you feel you have been a victim of identity theft, contact the FTC's Identity Theft Hotline [online](#); by Phone: 1-877-438-4338 (IDTHEFT) or by Mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave, NW, Washington, DC 20580.