



CHECKING made simple. All are easy to own and operate!

Features	Basic Checking	e-Checking	Interest Checking
Account Description	<i>A simple and easy checking account to meet your needs.</i>	<i>An all electronic checking account for members on the go.</i>	<i>An interest earning checking account designed for members who maintain higher balances. The best of all options.</i>
Amount needed to open account	\$50	\$50	\$2,500
Minimum balance required to maintain account	\$0	\$0	\$2,500
Monthly service fee	\$0	\$0	\$7.50 if falls below minimum
Earns Interest	No	No	Yes
Unlimited check writing	Yes	No paper checks	Yes
ATM-Debit Card	Yes	Yes	Yes
Free Audio Response Teller	Yes	Yes	Yes
Free Home Banking with e-Alerts and e-Notices	Yes	Yes	Yes
Free Mobile Banking	Yes	Yes	Yes
Free Bill Pay*	No*	Yes	Yes
E-Statements Only**	No	Yes**	No
Free Identity Theft Protection	Yes	Yes	Yes
Cut-off Time for Deposits	None	None	None
Real Time Transactions	Yes	Yes	Yes

Effective 11-01-11 and subject to change without notice.

Home Banking - View all of your accounts at one time. Schedule transfers to loan or savings accounts, nickname accounts, view pending ACH transactions and create new ACH distributions, and view all history or select by date ranges or transaction types. Read messages from NHFCU, access Bill Pay and e-Statements, send a Contact Request and set up user Preferences for site options, security questions and other information. Sign up for Mobile Banking right on your home banking site.

***Bill Pay** - This is a full bill payment and presentment service which allows you to manage all of your invoices for payment. This service is free to both e-Checking and Interest Checking account holders, and has an unlimited transactions. Basic Checking users are charged \$4.95 per month for this option.

Identity Theft Protection - This free enhancement is provided without additional cost to you as a courtesy to our members, and will give you peace of mind. If you become a victim of identity theft, an ID Reclaim recovery advocate will go to work to restore your credit and your credibility. Your advocate will work as long as it takes to get you back to pre-theft status.

Change-it-Up! A new way to save, this unique account can be attached to any checking account with a debit card. This account rounds up your debit card transactions to the next even dollar and deposits the difference in the Change-it-Up account at the end of every day. Change-it-Up makes it easier for you to save and balance your checkbook.

Overdraft Protection - Northern Hills Federal has several options available to help you stay on track. You can choose to transfer from savings or from a pre-approved line of credit. Your Personal Financial Associate can explain the full line of options available to meet your needs.

****Statements** - Paper statements will still be available to Basic Checking and Interest Checking account holders only. e-Checking account holders receive e-statements at no cost. If a paper statement is elected with an e-Checking account, a charge of \$1.00 per month will be applied.

Borrow Smart. Save Smart.

Special Offers Apply to New or Existing Members

New Membership – We are waiving the \$5.00 fee to join. *The \$25.00 deposit still applies.*

Old Check Supply – We will purchase up to 2 leftover full boxes of checks for \$10 each, and shred them.

Refer a Friend or Family Member – We will deposit \$5.00 into your savings account each time we sign up a new member that you referred to us! Ask for your referral cards today!

The ABC's of ATMs

Northern Hills Federal participates in one of the largest surcharge-free ATM networks available throughout the United States, which allows for easy member access. There are a total of over 30,000 surcharge-free ATMs available throughout all of our affiliated networks. ATM locators are available on our website at www.northernhillscu.org.

- NHFCU owned and operated ATMs are available at the Ft. Meade VA Medical Center, the Sturgis drive-up, and the Belle Fourche drive-up.
- Instant Cash ATMs - Our agreement with Wells Fargo allows you to enjoy surcharge-free access at any on-premise ATM (except in California). Look for the Instant Cash logo.
- CO-OP ATM Network - We are also a member of the CO-OP ATM Network where you can enjoy access to over 28,000 surcharge-free ATMs.

ATM Fees

ATM Deposits & Inquiries	No fee
ATM Network Withdrawals at NHFCU ATMs, Wells Fargo on Premise ATMs, CO-OP Network ATMs:	
First 10 withdrawals per month	No Fee
11 & higher withdrawals, each	\$1.50
Out of Network ATM Withdrawals , each	\$1.50
Replacement ATM/Debit Card	\$5.00
International Transaction , ATM/Debit/Checks per transaction	1.00%

Note: A surcharge is a fee charged by the owner of the ATM. Legal agreements are in place which permit surcharge-free transactions to members of NHFCU at designated ATMs.

Xtend CU Shared Branching

Northern Hills Federal participates in the Xtend CU Shared Branch network, which offers over 195 locations throughout the United States, 19 of which are located within South Dakota.

Members may use any of the following local area credit unions for limited transactions:

Highmark, Sentinel or Telco Federal Credit Unions

Shared branch transactions consist of deposits, loan payments and cash back on checks or cash withdrawals as well as transfers and balance inquiries. The maximum cash back at local area credit unions listed above is \$500; the maximum cash back throughout the entire U.S. network is \$250. Membership identification and account number is required.