

## LOCATION CORNER

Welcome to Fall from the Deadwood location! Fall is a great time to get out and enjoy the beautiful Northern Black Hills. If you need a loan for a bike to get out on the Mickelson Trail, a UTV for the awesome four wheeling trails we have, or a new vehicle to drive around and view the fall foliage, we can help. Just stop in or call one of our loan officers.

If you want to do some work around your home to get ready for the upcoming holidays, we offer home equity loans and home equity lines of credit. This is a great option if you need new appliances, furniture, flooring, or you just want a little extra cash for that something special under the tree.

If you haven't done so lately, check out our NHFCU app. We are constantly adding cool features. The latest being Card Control. This gives members the option to "turn off" their ATM/debit card themselves. This gives you more control over when your card is available for use, limiting the window of opportunity for fraudulent or unauthorized use. Try it.

We have a very knowledgeable staff to help you with all your financial needs and look forward to having you stop by.

Enjoy the season!



**THE FREEDOM TO DO YOUR BANKING FROM ANYWHERE**

DOWNLOAD OUR MOBILE APP!

**northern hills**  
federal credit union

Serving Meade, Butte, Lawrence, and Pennington Counties.

[northernhillsfcu.org](http://northernhillsfcu.org)

1080 Main Street  
PO Box 759  
Sturgis, SD 57785



PRSR STD  
US POSTAGE PAID  
RAPID CITY, SD  
PERMIT #618



## PRESIDENT'S MESSAGE



Floyd Rummel III - CEO

October is here already and so is credit union month. October 18 is International Credit Union Day. Please help us celebrate by stopping into any one of our four locations. There will be refreshments for everyone. As we celebrate, it makes me think of our structure that make us different from other for-profit financial institutions. Our Board of Directors and Supervisory Committee are all unpaid volunteers. These volunteers come from our membership and donate their time for your credit union. If you are interested in serving your credit union, please contact me or any of the volunteers. We can answer any of your questions and instruct you on the application process. The annual meeting of the credit union is coming up in March of 2019. That is when new directors are elected and other volunteers are appointed for the ensuing year.

We are anxiously awaiting the opening of our new Spearfish location. We anticipate that location to be open in February 2019. There will be two full-service cash and check taking ATMs in Spearfish. You will have full credit union access 24/7, 365 days a year there. That location will be much larger than the current location. We look forward to serving all members at this modern location.

The credit union has been working on several new services to make dealing with your credit union more convenient for you. We have introduced member texting that enables you to text with employees of the credit union with loan or member service questions. It also allows you to text information that we may require, such as titles or insurance documents. We have added electronic signatures for you, as well. This

service allows you to sign documents from your home or any other location thereby saving you a trip into one of our locations. We hope you find these services very worthwhile.

Prior to the end of the year, we will also be adding Mobile Wallet to our suite of products. This will enable you to make payment of your purchases via your mobile devices. Our younger members have anxiously awaited this new service and I think all members will find this service very useful in the future.

I want to thank everyone for his or her membership in the credit union. You have proven the power of a financial cooperative. We will continue to strive to improve your Financial Freedom.

## NHFCU CELEBRATES THE 70TH ANNIVERSARY OF INTERNATIONAL CREDIT UNION DAY

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other.

In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Stop by any of our locations and celebrate with us a worldwide movement that's made helping people its number one priority for more than 160 years.

**LOCATION OPEN HOUSES:  
THURSDAY, OCTOBER 18, 9 AM-4 PM**



## SCHOLARSHIP WINNERS

Northern Hills FCU is proud to support higher education and is excited to announce the 2018 scholarship winners.

Demonstrating outstanding commitment, leadership, community service and academic achievement, the following recipients received scholarships to attend an accredited vocational school, college or university:

**\$1,000** - Ryan Willen, Sturgis Brown High School and Cameron Hendricks, Belle Fourche High School

**\$750** - Carolyn Groeger, Lead-Deadwood High School

**\$500** - Carlee Steeves, Sturgis Brown High School

**Congratulations and good luck!**

## FROM THE BUSINESS DEVELOPMENT DESK

We have very exciting news for our small business members. NHFCU has a new retail direct lending program we call "Loan Now".

A few examples of who could benefit from the Loan Now program include *Dentists, Mechanics, Retailers, Furniture Stores, Plumbers, and Electricians.*

Your business has the opportunity to offer your customers on the spot financing for their larger purchases and repairs.

- Boost sales
- Reduce accounts receivables
- Simple online application
- Immediate loan decisions
- Easy payments for your customers

Call your local credit union office today and see just how easy it is to get your business set up with our Loan Now program.

## NHFCU IS PLEASED TO ANNOUNCE OUR EXCITING NEW PRODUCTS AND SERVICES FOR 2018

The staff at NHFCU has been busy behind the scenes this year to bring you many new products and services that provide you with an improved member experience. Some of these items have been on our wish list and we are pleased to share them with you.

- **Instant Issue Debit Cards:**

You can now walk out of the credit union with a NHFCU consumer debit card fully activated to use. You no longer need to wait for a new or replacement card to be mailed to you. Stop by any of our locations to obtain your card during normal business hours, Monday through Friday. Expiring cards will still be mailed to you about a month before it expires.



- **Text Us:**

Unable to call the credit union? No problem. Simply text us at 605-720-6767 for Member Services or 605-720-6769 for Lending with your questions. This is an internal texting service that provides a safe, secure, and convenient method of communication.

- **eSignature:**

You can now sign your loan and account documents anywhere at any time with eSignature. Documents can be sent securely to your e-mail address. All you need is your finger, mouse, or keyboard to submit your authorized signature. You can sign with a computer, tablet, or smart phone. The process takes just a few minutes from start to finish.

- **Visa Checkout:**

Did you know you can shop online from the NHFCU website? You can with Visa Checkout. Look for the Visa Checkout Enroll button under Save and Visa Tools. Register your NHFCU debit card to make your shopping experience simple, fast and secure. All you need to do is create a user name and password then enter your billing and card information to get started. There is just one password to remember and no need to re-enter card and shipping details at every visit. Watch for merchant rewards to save even more. Also look for the Visa Checkout button when you shop online. With Visa Checkout you can click, pay and safely be on your way.

- **Card Controls:**

Now you have the power to lock your NHFCU debit card on the NHFCU Mobile App any time of day or night. Should your card be lost or stolen it can be locked to avoid

possible fraudulent activity until you can report it missing. You can also see recent activity and contact numbers to report your missing card. Unlock your card at the checkout to make your purchase and relock the card if you prefer the added security. Please note, however, that any recurring card transactions will be denied while your card is locked.

- **Teen Checking Accounts:**

NHFCU knows that a checking account is an important financial step. We are now offering Teen eChecking accounts for our members 16 years or older who want to have some financial independence. Qualifying teen members may open the account on their own at any of our convenient locations and also receive a NHFCU Visa debit card.

- **Mobile Wallet:**

NHFCU is excited to introduce Mobile Wallet to our members in the very near future. Your NHFCU consumer and business-debit cards can be accessed for payment of your purchase on Apple Pay, Google Pay (formally Android Pay), or Samsung Pay. You can even pay with your Garmin or Fitbit. We will send a notification when this service is available in the upcoming weeks. Also check our website under Save and Convenience Services for further updates.

- **Debit Card Stop Pay:**

You will soon be able to have a Stop Payment placed on a recurring debit card transaction. This service will allow you to place a one-time stop payment; a recurring stop payment based on the merchant or dollar amount; or block all recurring



transactions for a particular card number. This feature should be available on or before October 31. You will need to authorize the stop payment request by signing a Stop Payment Request Form at least 3 business days before the transaction posts to your account. A stop pay request fee of \$25 per item will be charged to your account. A stop pay instruction has an end date of 15 months from the date the stop payment request was created. You will also have

the option to modify or cancel a stop payment request with a signed authorization.

- **Debit Card Rebate Program:**

We don't mean to tease but NHFCU will begin working on a Rebate Program in the upcoming months for qualified NHFCU consumer debit cardholders. Watch for further information on our website when this program will be available.

\*Annual Percentage Rate stated as APR may be as low as 3.00% APR with qualified credit. Rates and offers are subject to change at any time. Other rates and terms are available. Offer valid from November 1-December 31, 2018. Loans must be paid in full by November 30, 2019. Loan payment example: At 3.00% annual percentage rate (APR) for an 11 month term with 0% down, monthly payments are calculated at \$92.28 per \$1,000 borrowed.

## UNITED WAY DAY OF CARING

On September 13, six NHFCU employees, along with Joanne Smith from Dakota Financial Services, participated in the Sturgis United Way Day of Caring.

The annual United Way effort brought together volunteers first for a luncheon, then spent the afternoon making a difference in our community. Our team from NHFCU pulled weeds and painted inside a building at the new location for Action for the Betterment of our Community (ABC) on Short Track Road.



## SKIP-A-PAYMENT

Need extra cash for the holidays? Let us lighten your financial load this holiday season with our Skip-A-Payment Program!

With this program, you can skip a loan payment twice in a rolling 12-month period. So you can breathe easy, take care of what you need to, and protect your credit history.

Simply log into Online Banking and click the green button by your loan account, or download the form from our website.

