

LOCATION CORNER

Things are busy here in Belle Fourche as summer has quickly turned into fall and the holidays are just around the corner. Belle Fourche would love to help you finance any of those special gifts this year. A new snowmobile, a four-wheel drive vehicle, or maybe a vacation to warmer climates.

Stop in the Belle Fourche office soon and see how we can assist with your financial needs or if you have questions about eStatements, teen checking accounts or any of the various services your credit union has to offer. We are always ready to help.

See you soon in Belle Fourche.



Serving Meade, Butte, Lawrence, and Pennington Counties.

northernhillscu.org

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PRESIDENT'S MESSAGE



Floyd Rummel III - CEO

This has been a very exciting year so far for your credit union, as we opened the new location in Spearfish. We are very proud of this highly functional facility. If you have not had an opportunity to visit this location, the next time you are in Spearfish, please stop in and say hello.

We continue to add new features to our mobile app, which allow you to perform transactions on your phone that used to be done in person at our locations. We want to improve your member experience when handling your financial business and will continue to enhance

our digital platform in order to free up your time so that you may enjoy your financial freedom.

October 17 is International Credit Union Day. Please come visit any of our locations and help celebrate our cooperative spirit. We will have refreshments and look forward to visiting with you. This is a fun event where you can meet new people and renew old acquaintances.

Our 69th Annual Meeting will be held in March 2020. This is a great opportunity for you to meet the volunteers and staff,

review our year-end financials, and ask any questions you might have. Your credit union is always looking for members to volunteer to serve on the Board of Directors or the Supervisory Committee. If you are interested in serving your credit union, please contact any board member or me prior to December and we will explain the process to you.

Thank you again for being a member of Northern Hills FCU. This is your credit union and our goal is to help you find your Financial Freedom.

LOCAL SERVICE. GLOBAL REACH.

On October 17, 2019, Northern Hills Federal Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Northern Hills Federal Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home, or continue their education, but were denied access by other financial institutions. In many parts of the world,

people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. Credit unions empower people, wherever they are in the world or life, to take control of their financial future. This is why Northern Hills Federal Credit Union celebrates ICU Day.

Stop by any of our locations and celebrate with us a movement that concerns itself with the financial success of all people.



**Local Service.
Global Reach.**

**LOCATION
OPEN
HOUSES**

**Thursday,
October 17**

9 am – 4 pm



SCHOLARSHIP WINNERS

Northern Hills FCU is proud to support higher education and excited to announce the 2019 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 – Brittany Delzer and Daniel Walter, Sturgis Brown High School

\$750 – Sierra Bonefield, Belle Fourche High School

\$500 – Jordan Burge, Sturgis Brown High School

Congratulations and good luck!



NHFCU MOBILE APP

With our Mobile App, you can manage your account anywhere with your smartphone or tablet. Simply login to the app using your Online Banking credentials to view accounts, pay bills, transfer funds, make loan payments, temporarily lock and unlock your debit card and more. Mobile Deposit allows you to deposit checks quickly, anytime, using our mobile app and the camera on your device. P2P allows you to send and receive money with just an email address or mobile phone number.

Download our app today!

IMPROVED MEMBER EXPERIENCES

- NHFCU Mobile App:** In July, an update to our mobile app was released. With this update, you are able to set up Debit Card Transaction Alerts and view eStatements for the past 18 months on your phone. Simply go to the More button at the bottom of the app screen for access to these new features. Then go to Manage My Cards under Member Services to set up the Alerts. The alerts will come to you as a notification same as when you receive an email or Facebook notification. You will also see the eStatements under Member Services.
- Coming Soon... MoneyDesktop:** We are in the process of implementing this new service and plan to roll it out before year-end. MoneyDesktop is a digital money management tool that will allow you to aggregate accounts with NHFCU and from other financial institutions giving you a better view of your finances in one format. You can track and categorize your spending, create budgets, manage debt, monitor goals, and set up alert messages based on your preference. This new service will be integrated within It'sME247 Online Banking and our Mobile App.

NORTHERN HILLS FCU LOANS OFFER THE "FREEDOM OF ENDLESS POSSIBILITIES"

Northern Hills Federal Credit Union is different from other financial institutions because we look for a way to say "yes" to our members. We work hard to provide the best solution to meet your financial needs. So, the next time you are looking for a loan come see us first. We offer online application and a quick response. Visit us at northernhillsfcu.org and apply online.



Fun Loans: Are you purchasing a recreational vehicle, boat, snowmobile, motorcycle, or a new car? NHFCU offers competitively priced rates with flexible repayment terms. Dealer financing available, just ask for NHFCU financing at the dealership. Our consumer lenders will also be happy to assist you.

First Time Car Buyer: This is our specialty! We offer a first-time car buyer program with flexible financing. Contact us today and drive away in your first car tomorrow!

Business Loans: We have solutions for our business members: real estate, equipment, and operating loans available. Contact Kip Wagner for more information.

Agricultural Loans: We have solutions for our Ag Members: livestock, operating, and equipment loans available. Contact Kip Wagner for more information.

Land Loans: Are you looking to finance land for your future dream home or cabin or just for hunting? We have vacant land loan solutions for you. Our mortgage department will assist you and point you in the right direction.

Personal Loans: Need a vacation? Need to consolidate debt? What about auto repairs? Personal loans available, no collateral required. Consumer lenders are waiting to assist you.

Mobile Home Loans: Yes! We finance mobile homes. Our consumer lenders will be happy to assist you.

Home Improvement Loans: Looking to update or do an addition to your home? Need new windows, roof, or siding? What about new flooring and paint? No matter what your home improvement projects are, we have solutions for you.

Home Equity Loans: The "possibilities are endless"! Our consumer lenders will be happy to assist you.

Mortgage Loans: Are you looking to purchase a new home or refinance your current home? Mortgage rates are down! Contact our Mortgage Department today. We have solutions for you.

ELDER FINANCIAL ABUSE

Elder financial abuse affects millions of seniors every year and accounts for billions of dollars' worth of fraud. Elder financial abuse or exploitation is defined in the [Older Americans Act of 2006](#) as:

The fraudulent or otherwise illegal, unauthorized, or improper act or process of an individual, including a caregiver or fiduciary, that uses the resources of an older individual for monetary or personal benefit, profit, or gain, or that results in depriving an older individual of rightful access to, or use of, benefits, resources, belongings, or assets.

Generally, "Elder" is described as any person over the age of 65. The number of seniors in the U.S. who have experienced some form of financial abuse is estimated to be as high as 37 percent.

Who commits elder financial abuse? The sheer number of financial abuse victims is frightening, but what may be even worse is that the abuse is often carried out by someone close to the victim. One survey found that two-thirds of financial crimes against the elderly are carried out by family, friends, or other trusted individuals. The perpetrators of elder financial abuse can include:



- Family members
- Caretakers
- Neighbors
- Friends and acquaintances
- Attorneys
- Banks and other financial institutions
- Health care providers

Following is a list of resources for South Dakota that can help seniors protect themselves and help them recover from financial abuse:

- Adult Protective Services: 605-773-5990
- Long Term Care Ombudsman: 866-854-5465
- Office of the Attorney General - Consumer Information: 605-773-4400

UNITED WAY DAY OF CARING

On September 12, 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, after which they spent the afternoon making a difference in our community. Our team from NHFCU sorted donations at the Crisis Intervention Shelter Services (CISS).



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.



A **Christmas LOAN** JUST FOR YOU

Borrow up to **\$2,000**

Rates as low as **3.00% APR*** for up to **12 months**

*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, 2019. Loans must be paid in full by November 30, 2020. 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.