



# NORTHERN HILLS FCU ELECTRONIC SERVICES

2022



**ARE YOU USING OUR  
SUPER APP?**

Easy Login, Mobile Deposit and Card Control  
**Upgrade Today!**

## NHFCU MOBILE APP

There is more than one mobile app out there and we want to be sure that you are using the right one! If you are using the It'sME247 Mobile App then you are missing many of the useful tools and services that are available on the NHFCU Mobile App.



= Basic App



= Super App

Download the NHFCU mobile app:



Enjoy these many great tools and services:

- **Account-to-Account (A2A) Transfer:** transfer to or from YOUR NHFCU to your other financial institution via the Move Money tab. Enrollment through a NHFCU staff member is required.
- **Account Balances and Transactions:** available in real-time to view.
- **ACH Transactions:** view posted and pending ACH items.
- **Apply for a loan**
- **Bill Pay,** enrollment required
- **Credit Score:** view the most recent score we have on file for you.
- **Dividend and Interest Summary:** view active & closed account summaries as well as the Previous Year's IRS Information.
- **eAlerts:** receive customized emails and texts when account balances reach a certain level, ACH items are posted, loan payments are coming due, or when an e-notice is generated.
- **eStatements:** see 19-months of statements on your mobile phone.
- **Manage your debit card:** Temporarily Lock your card if it is lost, or for added security or set up Transactions Activity Alerts – will alert you only on transactions above a set dollar limit, when the card is not present, or for foreign transactions.
- **Mobile Check Deposit:** provides real-time posting, and in most cases, your deposit is posted to your account in seconds.
- **Money Map:** aggregate account balances from all of your financial institutions in one place, create a budget, set goals, view your spending trends, and much more.
- **Multiple Authentication Convenience Options:** Voice, PIN, Fingerprint, Face Recognition authentication options; Skip signing on each time with your user name and password.
- **Pay Anyone (P2P),** enrollment required
- **Personalized Preferences:** add your picture, select favorite accounts and features, and so much more
- **SecURE Fraud Protection:** provided by Sontiq, a TransUnion Company. Assistance with ID Restoration, Dark Web Monitoring, and Breach IQ - individualized breach prescription and prevention steps.
- **Skip-a-Pay:** skip a loan payment twice per calendar year.
- **Text Banking:** send text messages to and receive information about your account via text.
- **Transfer funds:** do a quick transfer or schedule a recurring transfer through your NHFCU account.

# MOBILE WALLET

NHFCU is pleased to provide Mobile Wallet to our consumer and business debit cardholders. NHFCU debit cards can be accessed for payment on Apply Pay, Google Pay (formally Android Pay), or Samsung Pay. Garmin, Fitbit, Apple, or Android watches can also be used to access this card-free payment option so you no longer need to carry your phone or wallet to do your shopping!

A mobile wallet is a way to carry a digital version of your credit or debit card on your mobile device. Mobile wallets offer the convenience of making quick purchases in mobile apps, as there is no need to enter your card information since it is already stored within the mobile wallet. Purchasing in-store is also easier – it's fast and all you need to do is hold up your device to pay. Lastly, many wallets offer rewards and discounts if you pay using your mobile wallet.

Mobile wallets are more secure than using your plastic card because your debit card information is not stored on your mobile device and the merchant does not receive the card information, only a unique secure token code for each transaction. No more worrying about skimming devices! All three Mobile Wallets use Near Field Communication (NFC) which allows the wallet to transmit your payment to the point of sale terminal. Simply hold your device where displayed on the terminal to pay. Samsung Pay also uses Magnetic Secure Transmission which gives you the option to hold your mobile device over the terminal where you would normally slide your card. Some terminals are unique and you may need to try it again a second or third time.



**Launch one of the applicable apps to your phone:**



## **How to add a card to Apple Pay:**



On your iPhone, launch the Wallet App

Tap the "+" symbol to add a new card, Tap CONTINUE

Take a picture of your card or enter your card details manually

Tap on "Review the Terms and Conditions" and tap on "Agree"

You will be prompted for a one-time entry a few account details, name, address, card number, expiration date, and the three-digit verification value (CVV) that can be found on the back of your card.

Visit [apple.com/apple-pay](https://apple.com/apple-pay) for more details

## **How to add a card to Google Pay:**



On your Android phone, launch the Wallet App

Open the Google Pay app

At the bottom, tap Payment

At the bottom select + Payment method, tap Credit or Debit Card

Align the card to fit inside the picture frame or enter it manually

If you are asked to verify your payment method by receiving a One-Time Passcode, choose an option from the list – e-mail or text. Retrieve the passcode and enter it in the app

If you do not already have a screen lock set up, you will be prompted to set up a PIN or fingerprint ID

Visit [android.com/pay](https://android.com/pay) for more details

## **How to add a card to Samsung Pay:**



On your Android phone, launch the Wallet App

Open the Samsung Pay app

Touch the + icon in the top right from the Home or Wallet tab

Touch ADD PAYMENT CARD

Align the card to fit inside the picture frame or enter the card manually, touch NEXT

You will be asked to receive a One Time Passcode to verify your payment method by text or e-mail. Retrieve your passcode and enter it in the app, select SUBMIT.

At the prompt, enter your signature and select SAVE, then DONE

Use your fingerprint, PIN, or password for your verification method. Selecting a PIN or password will require you to set one up for your phone if you do not already have one set up.

Visit [Samsung.com/us/samsung-pay](https://Samsung.com/us/samsung-pay) for more details

## NHFCU TEXTING SERVICES



NHFCU is excited to provide our upgraded texting service. We have made it even better to help keep you informed about what is happening at your credit union. Simply text the word **TEXTME** at **605.720.6767** to Opt-In to begin receiving the following types of credit union announcements on your mobile device as they are happening:

- Inclement weather alerts with office closures
- Online banking and mobile app issue alerts
- Holiday closure reminders
- New and updated service reminders
- Area scam or fraud alerts
- Current promotions
- Loan and Account specials
- Marketing information

*When you Opt-In to receive text messages from us, we will only send relevant and valuable information to you. However, if you decide at any time you no longer want to receive these text message updates, simply text **STOP** and we will remove you from any further communications as listed above. Though rare, message and data rates may apply for messages dependent on your carrier. By texting **TEXTME** to 605.720.6767, you are Opting-In to NHFCU informational and marketing lists.*

You may also text our staff at 605.720.6767 for Member Services and 605.720.6769 for Lending. It is a quick and easy way to reach out to us with your questions, concerns, or to send us documents. Please text us to let us know ahead of time if you plan to send us documents and we will provide you with a secured link to upload your documents safely and with ease.

Stay in the Know with NHFCU - text **TEXTME** to 605.720.6767 to stay informed. You may contact us at 605.347.4527 if you have questions regarding this service.

# MONEYMAP



ALL OF YOUR ACCOUNTS UNDER ONE LOGIN  
ON ANY DEVICE WITH MONEYMAP



MoneyMap can literally take your online and mobile banking experience to a higher level. MoneyMap is a digital money management tool that will give you a better view of your finances in one place. Now you can have an engaging money management experience securely within online and mobile banking. MoneyMap is found on It'sME247 Online Banking under the Money Management tools and on the Home page of the NHFCU Mobile App and under the More tab.

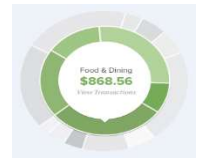
**ACCOUNTS:** A single view of your internal accounts and external accounts. You can change the account name, account type, interest rate, credit limit, original balance, and account purpose. You can also manage alerts, exclude the account, mark the account as a duplicate and see the historical balance.



**TRANSACTIONS:** An aggregate view of all transactions from internal and external accounts. You can filter the view by account or date, as well as search the dataset for any keyword or amount. Other functions include the ability to add manual transactions and to export the list to a .csv file.



**SPENDING:** A visualization of spending categories over a defined date range. You can change the date range, view an image of income sources, and drill down to subcategories and transactions.



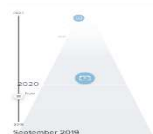
**BUDGETS:** A visualization of your financial data on a monthly basis. You can create custom budget categories, change the amount of money allocated to the monthly budget, view historical monthly budgets, and change the projected income amount. Budgets can be viewed as bubbles or traditional bars.

**TRENDS:** A visualization of spending over time divided into categories. You can drill into subcategory views and see transaction details. You can also track income and define the date range over 3, 6, 9, or 12 months.



**DEBTS:** A tool that enables you to manage a debt plan from your aggregated liability accounts. You can view balances, APR, last payment date and minimum payment. You can also project debt payoff dates and prioritize the payoff of certain debts.

**NET WORTH:** A visualization of your net worth over time. You can drill into each month and see how certain transactions affect overall net worth. You can also define the date range over 3, 6, 9, or 12 months.



**GOALS:** A tool that enables you to manage and visualize your goals on a timeline. You can create a goal, name it, and associate it with an internal or external account. You can also change the amount and priority of each goal, as well as the total amount available overall.

**CASH FLOW:** A feature that identifies recurring deposits and payments to show spending trends in a clear, simplified view. You can see the impact of additional recurring payments and take actions by planning for future expenses.



**ALERTS:** A notification system that can send SMS and/or email messages to you, based on your preferences. Alerts include: Exceeded Budgets, Debt Payment Reminder, Low Account Balance, Large Deposit, Large Expense/Withdrawal, and Fee Charged. Users can define alert thresholds on a per-account and a per-alert basis.



## NHFCU SecURe Fraud Protection



Northern Hills FCU provides our consumer members with **SecURe Fraud Protection**, a quality Identity Theft and Fraud solution. We have partnered with Sontiq, Inc., the Intelligent Identity Security experts to provide you this FREE service.

**SecURe Fraud Protection** is available on the NHFCU mobile app and on It'sME247 online banking. Enrollment is administered by NHFCU and is completed on the first and 15<sup>th</sup> of the month. Watch for an enrollment email from Sontiq, Inc. Existing members may also call Sontiq Member Support at 833-430-1239.

**SecURe Fraud Protection** features:

- ID RESTORATION – Online Identity Vault, Password Manager, Expert protection tips and timely news, an US-based, 24/7, White-Glove Certified Resolution Specialist Support
- DARK WEB MONITORING – Daily scans of the dark web for exposed information and identity threats
- Breach IQ - Individualized breach prescription, delivering actionable, customized prevention steps

Additional Service upgrades are available through Sontiq, Inc., a TransUnion Company, for a minimal monthly fee.

## NHFCU ELECTRONIC SERVICES NAVIGATION



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



Use this quick reference guide to find the services you want from your online, mobile, and website solutions.

SERVICE	WHERE DO I FIND THAT?
Account to Account Transfer (A2A)	It'sMe247 Online Banking, NHFCU Mobile App, or at any NHFCU location.
Account Summary	It'sMe247 Online Banking and NHFCU Mobile App
ACH Transactions	It'sMe247 Online Banking and NHFCU Mobile App
Apply for Loans	It'sMe247 Online Banking, NHFCU Mobile App, and NHFCU website
Apply for a Consumer Membership	NHFCU website
Bill Pay	It'sMe247 Online Banking and NHFCU Mobile App
Check Transfers - Schedule	It'sMe247 Online Banking and NHFCU Mobile App
Cleared Checks	It'sMe247 Online Banking and NHFCU Mobile App
Debit Card Transaction Alerts	NHFCU Mobile App
Dividend/Interest Summary	It'sMe247 Online Banking and NHFCU Mobile App
eStatements	It'sMe247 Online Banking and NHFCU Mobile App
Location Information	It'sMe247 Online Banking, NHFCU Mobile App, and NHFCU website
Lock Your Debit Card	NHFCU Mobile App
Mobile Deposit (Real Time RDC)	NHFCU Mobile App
Nickname Accounts	It'sMe247 Online Banking and NHFCU Mobile App
Open a New Certificate, Money Market, Savings, or eChecking	It'sMe247 Online Banking and NHFCU Mobile App
Overdraft Services	It'sMe247 Online Banking and NHFCU Mobile App
Pay Anyone (P2P)	It'sMe247 Online Banking and NHFCU Mobile App
SecURe Fraud Protection	It'sMe247 Online Banking and NHFCU Mobile App
Skip-a-Pay	It'sMe247 Online Banking and NHFCU Mobile App
Switch Accounts (See Linked Memberships)	It'sMe247 Online Banking and NHFCU Mobile App
Text Banking	It'sMe247 Online Banking and NHFCU Mobile App
Transfer Funds	It'sMe247 Online Banking and NHFCU Mobile App



## OTHER IMPORTANT SERVICES

NHFCU is proud to offer our members a number of extra services for your convenience. We want to be your one-stop place for all your financial needs!

<b>CO-OP Branch/ATM Services</b>	5,000+ shared branches and nearly 30,000 surcharge free ATMs nationwide.
<b>Credit Card</b>	NHFCU offers a variety of credit cards through Elan Financial Services.
<b>CU*Talk (Phone Banking)</b>	Available 24 hours a day, Call <b>866-664-2293</b> .
<b>eSignature</b>	Sign your account and loan documents anywhere at any time. Sent securely to your e-mail address. Sign with your computer, tablet, or smart phone. Quick and Easy.
<b>Green Path Financial Wellness</b>	Free financial counseling guidance, information, and tools to help you meet your goals and improve your overall financial health. NHFCU has partnered with GreenPath, an independent trusted national nonprofit financial counseling service.
<b>Instant Issue Debit Cards</b>	Walk out of any of our convenient locations with a ready-to-use NHFCU debit card.
<b>Notary Public</b>	Free to NHFCU members.
<b>Prepaid Visa Debit Cards</b>	Reloadable prepaid cards that are safe, convenient, and affordable.
<b>Teen Checking Accounts</b>	For qualifying teen members, 16 years or older, who want to have some financial independence. Instant Issue NHFCU debit card and Mobile Deposit also available.
<b>Text Us</b>	Text us with your questions at <b>605-720-6767</b> for Member Services or <b>605-720-6769</b> for Lending. It is an internal texting service that is safe, secure, and convenient. Text the word <b>TEXTME</b> to 605-720-6767 to Opt-In to receive credit union announcements, alerts, promotions, and more.
<b>ZOGO</b>	A fun financial literacy app with learning modules on different topics for all ages, allowing you to earn points toward a \$5 gift card. Learn and earn for free. Your Access Code is <b>NHFCU</b> .

NHFCU also has a wide variety of savings, checking, Money Market, certificate, and IRA accounts to help you achieve your financial goals.

We have a loan to fit your needs with mortgage loans, Home Equity, vehicle, recreational, and personal loans.

NHFCU offers business and agricultural lending to help your business or ranch grow with the right financing options.

We also have four convenient locations to serve you in Belle Fourche, Deadwood, Spearfish, and Sturgis.

You may reach us at 605-347-4527 during business hours to find out more.

Thank you for being a member with Northern Hills Federal Credit Union.