



PRESIDENT'S MESSAGE



Floyd Rummel III - CEO

We are very excited to announce we have hired a new member for our senior management team. Misty Winter has joined NHFCU as our new Executive Vice President. Please see the article below to become more familiar with Misty. If you have an opportunity, please stop by the Sturgis location and welcome her.

We are also excited to announce we will soon begin to remodel our Sturgis

location. It has been almost twenty years since the last remodel at this location. It will be an inconvenience for a while, but we are confident you will like the changes. We will be using the same color and lighting schemes, as well as some new equipment that we are currently using in Spearfish and Belle Fourche.

International Credit Union Day is just around the corner. It's a great opportunity to show appreciation for the benefits

of credit unions and the contributions to your financial well-being. We invite you to stop by any of our locations to help celebrate this important day with refreshments and good conversation.

Remember this is your credit union and our goal is to help our members find their financial freedom.

MEET OUR NEW EXECUTIVE VICE PRESIDENT



We are thrilled to introduce you to the newest member of our leadership team: Misty Winter. With a 26-year tenure in the credit union industry, Misty brings a wealth of knowledge and experience to our organization. Misty is not only a seasoned professional but also a dedicated family person. Celebrating 23 years of marriage with her husband Brad this month, their family includes two wonderful boys, aged 20 and 16. Their shared love for sports and the outdoors often finds them at their children's games or enjoying quality time at the lake.

Growing up in a small town in South Dakota, Misty developed a deep appreciation for community and the values that drive it. It is these values, combined with an extensive career in the credit union industry, that make Misty a perfect fit for Northern Hills Federal Credit Union. Please join us in welcoming Misty to the Northern Hills Federal Credit Union family. We are excited to have her on board and eager to see the positive impact she will bring to our credit union.

INTERNATIONAL CREDIT UNION DAY

On October 19, 2023, Northern Hills FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Northern Hills Federal Credit Union is honored to be a part of this proud tradition.

NHFCU invites both members and non-members to visit any of our locations for refreshments and celebration.

PLEASE JOIN US!

WHEN: Thursday,
October 19, 2023

TIME: 9:00 am – 4:00 pm

WHERE: Your local Northern
Hills FCU

SCHOLARSHIP WINNERS

Northern Hills FCU is proud to support higher education and we are excited to announce the 2023 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:

\$1000 — REJOICE DAVIS

Lead Deadwood High School

\$750 — ALYSSA FRISBIE

Belle Fourche High School

\$500 — OWEN KOONTZ

Sturgis Brown High School

\$500 — TAESHA MONAHAN

Sturgis Brown High School

\$500 — CONNOR CRUICKSHANK

Sturgis Brown High School

CONGRATULATIONS AND GOOD LUCK!

ELDERLY MEMBERS CAN ESTABLISH A TRUSTED CONTACT

Elderly family members and friends can easily become a victim of financial exploitation. As an elderly member, you can now give your advance written consent to allow NHFCU to reach out to a trusted contact in certain cases. Your trusted contact person should be a trusted family member or close friend. You may assign a primary and alternate trusted contact person and grant permission to disclose information about your account. NHFCU will contact the trusted contact(s) if contact cannot be achieved with you; to address possible financial exploitation; to confirm specifics of your current contact information, health status, or other emergency that affects your financial affairs; to identify any legal guardian, executor, trustee, or holder of a power of attorney; or as otherwise permitted. Your signed consent for a trusted contact does not authorize the trusted contact to separately access or transact on your account and you can limit what information NHFCU is allowed to share.

The trusted contact designation is optional and may be withdrawn or changed at any time in writing. Contact NHFCU by phone at **605.347.4527**, by text at **605.720.6767**, or stop by one of our convenient locations to complete a Trusted Contact Authorization Form or if you have any questions. You may also go to our website for more information under the News and Member Education tabs. NHFCU encourages our elderly members to contact our NHFCU Compliance professionals to discuss issues or concerns, such as privacy, family dynamics, and maintaining financial independence.



NHFCU UNITED WAY TEAM

On September 7, a group of NHFCU employees dedicated their time and effort by helping an elderly person with yard work and exterior painting. This act of kindness embodies the spirit of the initiative, where communities come together to make a tangible difference in the lives of our neighbors.



SKIP-A-PAYMENT MADE SIMPLE!

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 two times per calendar year. So you can breathe easy, take care of what you need to, and protect your credit history.

Download the form from our website or simply log in to It'sMe247. On the right side of the Home page under Member Links is the Skip-A-Payment link.



NHFCU TEXT ALERTS

Stay informed about what is happening at NHFCU. Simply text the word **TEXTME** to **605.720.6767** and type in your first and last name when prompted to Opt-In to receive credit union announcements on your mobile device as they are happening. These alerts will include inclement weather or office closure alerts; online banking, mobile banking, or phone issue alerts; holiday closure reminders; area scam or fraud alerts; loan and account specials; and much more. Stay informed with the NHFCU Text Alerts.

FRAUD AND YOUR PERSONAL IDENTITY

Our NHFCU Fraud team frequently assists members with fraud and scam related issues. One of the main root causes for a member's financial loss due to fraud or a scam is because they give away their personal identifying information (PII) either over the telephone or via the internet to someone they do not personally know. Your PII includes your name; your or your mother's maiden name; your social security number; your address, email address, or telephone number; your date of birth; your driver's license or passport number; your debit card number, CVV code, or PIN; your vehicle registration number or title number; your marital status or family information; and your credit union online/mobile credentials or account information. There is no reason to give this information to anyone over the telephone or internet for any reason even if they identify themselves as a friend, family member, business associate, government official, or potential employer. Fraudsters can impersonate anyone or any online site and will take advantage of you. Contact the NHFCU Fraud team at **605.347.4527** or via text at **605.720.6767** if you believe you are a victim of fraud or a scam, would like further information, or to request a copy of our Fraud and Scam Resource List.



WHO DOESN'T LOVE GETTING PAID EARLY? NOW YOU CAN WITH ACH ON-DEMAND!

NHFCU is offering you the ability to post your pending ACH deposits to your NHFCU account early. This service will be available within the ACH Transactions feature in the NHFCU Online Banking and Mobile App. A Service Associate at one of our convenient locations can also assist you with this service.

Please be aware that you will be assessed a fee each time you elect to use ACH On-Demand. The fee is \$10 if completed via online banking or the mobile app, or \$15 if completed by a Service Associate. The fee amount must be available in the savings or checking account you select for the withdrawal, or the transaction request will not be processed. The description of the fee shown on your statement will be ACH Early Pay Fee.

Distributions linked to your ACH deposit will also be posted early. These may include loan payments or transfers to other accounts. ACH Origination transactions are not included with this service.

Contact us at 605.347.4527 or text us at 605.720.6767 if you would like more information about NHFCU's ACH On-Demand service.



*Annual Percentage Rate stated as APR may be as low as 5.00% APR with qualified credit. Rates and offers are subject to change at any time. Other rates and terms are available. Offer valid November 1 - December 31, 2023. The loan must be paid in full by November 30, 2024. Loan payment example: At 5.00% annual percentage rate (APR) for an 11-month term, monthly payments are calculated at \$93.20 per \$1,000 borrowed.

NEW WIRE AND PAY ANYONE VERIFICATION

A member of our Compliance team may reach out to you by phone or text to verify a wire request signed via eSignature or a **Pay Anyone (P2P)** payment to a new recipient. This verification is for your protection to ensure you did originate the transfer request and to avoid any delays in processing the transaction.

You may reach out to our Compliance Team by calling **605.347.4527** or via text at **605.720.6767** if you have questions regarding this process.

LET'S CHAT

NHFCU is pleased to offer our members the option to contact us on a video call, chat, or phone call via the Let's Chat button on our website.

This service is launching soon, so stay tuned for further updates.





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LOCATION CORNER

Happy Fall! The Sturgis location is thrilled to share some exciting news. Beginning in November, our credit union will be undergoing a fantastic transformation! Over the coming months, we will be remodeling our location to create a more modern, welcoming, and efficient space for you, our valued members.

As a member-focused credit union, our top priority is your satisfaction. We want your banking experience to be exceptional, and that includes the physical environment in which you conduct your financial transactions. Our remodeling project aims to achieve enhanced member experience, efficiency, convenience, and modern amenities. While we work to create a better banking environment for you, we want to minimize any interruption during the remodeling process. We can't wait to reveal the new and improved Sturgis location. Stay tuned for more updates!



MAKING YOUR PAYMENTS JUST GOT EASIER

Make your loan payments using your debit card or checking account at any financial institution from the comfort of your home or while you are on the go. Simply click on the **"MAKE MY LOAN PAYMENT"** button on our website, enter your loan number and set up the payment source. Once set up you will be able to make future loan payments with just a simple click.

*A \$5.00 fee per loan payment will be charged.

