



# FINANCIAL *Focus*

October 2025

## CEO'S MESSAGE



Misty Winter - CEO

### Northern Hills Federal Credit Union Turns 75!

This October, Northern Hills Federal Credit Union proudly celebrates 75 years of serving our members!

What began in 1950 as a small credit union dedicated to the employees of the Fort Meade Veterans Hospital has grown into a thriving financial cooperative serving **nearly 12,000 members across the great state of South Dakota**. Our story is one

of growth, resilience, and community—always guided by the credit union philosophy of “People Helping People.”

We are grateful every day for the trust and support of **our members, our dedicated Board of Directors, Supervisory Committee, and our amazing employees** who make everything possible. Together, we have built a strong foundation that continues to provide financial solutions with personal service—rural for a reason, and proud to be statewide.

We can't wait to celebrate this exciting anniversary with you. Stop by, bring a friend, and join in the fun as we look back on 75 years of history—and look ahead to many more years of serving you, our members, and our communities.

**Here's to 75 years strong—and a future that's brighter than ever at Northern Hills Federal Credit Union!**

## Celebrate Our 75th Anniversary With Us!

To honor this incredible milestone, we're celebrating all October long.

### A Month of Celebration:

- Special Anniversary Share Certificate offers.
- Low-rate loan specials.
- Pop-Up Parties with lunch, games, and prizes!

### Pop-Up Party Schedule:

- Belle Fourche – October 9
- Spearfish – October 10
- Deadwood – October 20
- Sturgis – October 27



On **Thursday, October 16, 2025**, the credit union movement celebrates 77 years of **International Credit Union Day**. ICU Day is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make—for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

Credit unions truly have the perfect business model to make a commitment to members and communities across the world. The credit union movement is now more than 411 million members strong, and they are served by more than 74,000 credit unions in 104 countries.

**What makes credit unions unique? Equal Ownership, Not for Profit, Social Purpose: People Helping People, Volunteer Leadership, Financial Education for Members, Trust**

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

## PLEASE JOIN US!

**WHEN:** Thursday, October 16, 2025  
**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 2025 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 — KYLEE PHILLIPS**

Sturgis Brown High School

**\$1000 — GRACIE SAUER**

Sturgis Brown High School

**\$750 — RAINA WINN**

Lead-Deadwood High School

**\$500 — REVAN WILDE**

Sturgis Brown High School

**CONGRATULATIONS  
AND GOOD LUCK!**

## LOCATION CORNER

Exciting Changes Coming to Our Deadwood Branch

Over the next 6–9 months, our Deadwood branch will be undergoing a full remodel inside and out. We're excited to give the branch a fresh, updated look while keeping the same warm, local feel you've always enjoyed.

Members can expect improvements that will modernize the space, enhance convenience, and continue to reflect the charm and character of our community. While the exterior gets a refreshed appearance, the inside will be designed to make banking more comfortable and efficient for everyone.

We look forward to sending you updates of the project!

## NEW CONTACTLESS DEBIT CARDS COMING IN OCTOBER!

We're upgrading your experience! Northern Hills Federal Credit Union is excited to announce that new contactless debit cards will be mailed to all members with consumer and business debit cards, and are estimated to arrive the week of **October 27th**. Members with ATM cards will also receive a new ATM card as part of this rollout.

These new cards offer the convenience and security of contactless payments, allowing you to tap-to-pay at checkout anywhere contactless is accepted—faster, easier, and safer than ever before!

**Your current debit card will stop working on November 3rd**, so please activate and begin using your new debit card by this date. Don't forget to switch any automatic payments to your new card!

**Please Note the Following Temporary Service Limitations:**

As we move to contactless cards, some services will be temporarily unavailable:

- **Mobile Wallet (Apple Pay, Google Pay, Samsung Pay)** will not be available for **90 days** following the reissue.
- **Instant Issue debit cards** will not be available **starting on October 15th for a period of time** after the reissue is complete.

During this time, if your debit card is lost or stolen, a replacement card will need to be **ordered and mailed to you**. We will not be able to print a new card in-branch until instant issue services are restored. Please plan ahead and take extra care with your debit card during this transition.

We appreciate your patience and understanding during this process. If you have any questions or need assistance, our team is here to help—just give us a call at **605-347-4527** or stop by any of our locations.

Thank you for being a valued member of Northern Hills Federal Credit Union!



## PROTECT YOURSELF FROM CRYPTOCURRENCY SCAMS

Cryptocurrency is on the rise—and unfortunately, so are crypto scams. We have seen the number of cryptocurrency-related scams affecting our membership rise over the past year, so we want to make sure you're informed and protected from the growing number of fraud schemes targeting consumers.

**What Is a Crypto Scam?**

Crypto scams often involve criminals tricking people into sending money or investing in fake cryptocurrency platforms. These scams can look very convincing and may include:

- **Romance scams:** A new "online love interest" pressures you to invest in crypto.
- **Imposter scams:** Someone claiming to be from the IRS, FBI, or even NHFCU demands crypto payment.
- **Investment scams:** Fake companies promise high returns if you invest in crypto through their platform.
- **Phishing emails or texts:** These try to steal your personal information or login credentials by posing as trusted sources.

**Warning Signs to Watch For**

- You're asked to pay with cryptocurrency, especially by a stranger or new contact.
- Someone promises guaranteed or high returns on a crypto investment. If it sounds too good to be true, it most likely is.

**How to Protect Yourself**

- **Slow down.** Scammers create urgency—don't fall for it.
- **Never send crypto to someone you don't know or trust.**

If you believe you've been targeted by a scam, contact our Fraud Team immediately before sending money or sharing personal info by calling 605-347-4527 or stopping in any of our locations.



# BIZLINK 247: BUSINESS BANKING UPGRADED

NHFCU is excited to announce that **BizLink 247** — our enhanced online banking platform and mobile app built specifically for businesses — is coming soon!

## What Is BizLink 247?

BizLink 247 is our new business online banking solution, designed with the unique needs of businesses in mind. If you've used **It's Me 247**, our current online banking platform, you'll find BizLink 247 to be a familiar experience—just with more robust features tailored for business use.

One of the most powerful features of BizLink 247 is its **multi-user login capability**. This means business owners can create **individual logins for employees**, each with their own customized permissions. This powerful tool will make it easier than ever for businesses to manage their accounts, delegate tasks safely, and maintain oversight—all while banking on the go.

We're here to support your business every step of the way. For questions or to express interest in BizLink 247, give us a call at **605-347-4527** or stop by any of our locations.

# SHOPPING FOR INSURANCE? DFS INSURANCE CAN HELP!

DFS Insurance is a Credit Union Service Organization (CUSO) and their agencies are located inside credit unions all over the state of South Dakota. They have offices at each of our NHFCU locations.

DFS Insurance is an independent insurance agency that contracts with many insurance companies so they can shop to find the most competitive packages for their clients.

**They write all lines of insurance:** home, auto, umbrella, commercial, farm/ranch, bonds, life, health, and Medicare supplements.

**Spearfish/Deadwood**  
**Tami Crandall, Agent**  
605-720-6766

**Sturgis/Belle Fourche**  
**Joanne K Smith, Agent**  
605-720-6747



## SKIP THE CHRISTMAS STRESS AND TAKE ADVANTAGE OF 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.

A \$35 fee will apply to each loan payment skipped. Download the form from our website under the Borrow tab or **simply log in to It'sMe247 on the left side of the Home page for a link to Skip Your Payment.**

## Make Magic This Holiday Season

🌲 **BORROW UP TO \$2,000** 🌲  
**WITH RATES AS LOW AS 3.25% APR\***  
🌲 **FOR UP TO 12 MONTHS** 🌲

Payment can be deferred to February 1, 2026. Minimum loan amount is \$1,000.00. There is a \$50.00 loan doc fee.



\*Annual Percentage Rate stated as APR may be as low as 3.25% 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, 2025. The loan must be paid in full by November 30, 2026. Loan payment example: At 3.25% annual percentage rate (APR) for an 11-month term, monthly payments are calculated at \$92.39 per \$1,000 borrowed.

## NHFCU COMMUNITY INVOLVEMENT

NHFCU participated in several fundraising and volunteer community events in 2025. NHFCU fielded two bowling teams for the Bowl For Kid's Sake fundraising event put on by the Big Brothers Big Sisters organization, raising money for children in our communities.

Beginning in August, we participated in the School Supply Drive, donating \$1,806 and hundreds of school supply items to students in need in the Sturgis, Spearfish, Deadwood, and Belle Fourche school districts. We encouraged donations during the Sturgis Motorcycle Rally by giving out bottles of water.



NHFCU also participates in United Way fundraisers and events throughout the year. For the United Way Month of Caring in September, twelve NHFCU team members, along with Joanne Smith from DFS Insurance, volunteered at the Matthews Opera House in Spearfish by cleaning and reorganizing.



**Northern Hills**  
FEDERAL CREDIT UNION

1080 Main Street  
PO Box 759  
Sturgis, SD 57785

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

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

NOW SERVING *All* OF SOUTH DAKOTA

## LOCAL FUN

Meet the newest member of the NHFCU family: Our Jeep, **"The Loan Wrangler"**! Decked out in full NHFCU glory, we've had a blast cruising around to join in and celebrate the festivities of more local events.

The Jeep's first adventure? Volunteering with Feeding South Dakota. We couldn't be prouder to support an organization that helps so many families across SD. When neighbors help neighbors, good things happen.



Next up was the Sturgis Homecoming Parade. We're happy to be part of such a spirited and supportive community. Thanks to everyone who came out to wave, cheer, and share your Scooper pride with us!



After that, we got to celebrate with the Goldiggers for Lead-Deadwood's Homecoming Parade.



Most recently, we landed at Black Hills State University for Swarm Week! We love cheering on the Yellow Jackets and showing support for our local students.



### Where will the NHFCU Jeep show up next?

Watch for our blue and green machine in your town – and be sure to give a wave when you see us!