



FINANCIAL *Focus*

October 2026

CEO MESSAGE



Misty Winter - CEO

Growing Together, Rooted in the Northern Hills

I am delighted to share that the remodel of our Deadwood location is complete! We are proud to welcome members into a refreshed, inviting space thoughtfully designed to make every visit more comfortable and convenient. Although the surroundings are new, members can still count on the familiar faces, personal service, and trusted relationships that make Northern Hills Federal Credit Union feel like home.

We are equally excited to begin the next chapter of our journey with a new location in Rapid City. This thoughtful expansion will allow us to welcome and serve more members while carrying forward the personalized service, community spirit, and genuine care that have guided Northern Hills Federal Credit Union throughout our history.

Even as we grow, our roots remain firmly planted in the Northern Hills. Sturgis will proudly remain our headquarters, and the communities that shaped us will

continue to be at the heart of who we are and every decision we make. We are deeply grateful for the trust and support of our members, and we look forward to building this exciting future together.

Our future is bright, our foundation is strong, and together, we will continue growing while staying true to the people and places we proudly call home.

CELEBRATING YOU ON INTERNATIONAL CREDIT UNION DAY®

On October 15, credit unions around the globe will celebrate the 78th annual International Credit Union Day®, recognizing the positive difference credit unions make in the lives of their members and communities. This year's theme, Cooperative Finance: A Steady Signal in a Noisy World, highlights the trust, stability, and people-first approach that set credit unions apart.

At Northern Hills Federal Credit Union, we're proud to be part of a worldwide movement built on the philosophy of people helping people. Every day, we work to provide personalized service, financial guidance, and solutions that help our members achieve their goals and build brighter futures.

International Credit Union Day is also a celebration of you, our members. Because credit unions are member-owned, everything we do is focused on serving your best interests and strengthening the communities we call home. Thank you for your trust, your loyalty, and your membership. We are honored to be your financial partner and look forward to continuing to serve you for years to come.

Happy International Credit Union Day and thank you for being part of the NHFCU family!

"Together, we're more than a financial institution. We're a cooperative committed to helping our members and communities thrive."

NHFCU invites members and non-members alike to stop by any of our locations for refreshments and to join the celebration.

PLEASE JOIN US!

WHEN: Thursday,
October 15, 2026

TIME: 9:00 am – 4:00 pm

WHERE: Your local
Northern Hills FCU



Insured
by NCUA



CELEBRATING OUR 2026 SCHOLARSHIP WINNERS

Northern Hills FCU is proud to support higher education by announcing its 2026 scholarship recipients. Recognized for their outstanding commitment, leadership, community service, and academic achievement, the following students received scholarships to attend an accredited vocational school, college, or university:

\$1000 — DAGEN MUTCHLER
Spearfish High School

\$750 — JAXON CANO
Sturgis Brown High School

\$500 — KATHLEEN COOK
Sturgis Brown High School

\$500 — BRENNHA HAIVALA
Spearfish High School

\$500 — SHYANN MUTCHLER
Spearfish High School

CONGRATULATIONS AND GOOD LUCK!

NHFCU COMMUNITY INVOLVEMENT



School Supply Drive

A FRESH NEW LOOK FOR OUR DEADWOOD LOCATION

We're proud to celebrate the newly remodeled Deadwood location with the community we are honored to serve. Refreshed inside and out, the location brings the same warm, modern look and feel found throughout NHFCU while preserving the unique charm and character that make Deadwood special. Every update—from the welcoming exterior to the comfortable, efficient interior—was designed with our members and neighbors in mind. We look forward to continuing to grow alongside the Deadwood community and welcoming you into this refreshed space for years to come.



Old Building



New Building

PROTECT YOURSELF FROM “PIG BUTCHERING” SCAMS

Scammers are constantly finding new ways to steal money, and one of the most damaging schemes is known as a “pig butchering” scam. Despite its unusual name, this type of fraud can have very serious financial consequences.

These scams often begin with an unexpected text, social media message, or online friendship. Over time, the scammer develops a relationship with the victim and eventually introduces an investment opportunity—often involving cryptocurrency. They may show fake account balances or early profits to convince the victim to invest more money.

When the victim tries to withdraw their funds, the scammer may demand additional fees, taxes, or deposits. The investment and the money shown in the account was never real.

Red Flags to Watch For

- **Someone you met online encourages you to invest money.**
- **You are promised unusually high or guaranteed returns.**
- **You are directed to a specific investment website or app.**
- **You are pressured to send money quickly.**
- **You are told you must pay additional money to access your investment.**

Never send money to someone you only know online, and independently research any investment opportunity before sending funds. Be especially cautious when someone promises easy or guaranteed profits.

If you believe you may have fallen victim to a scam, contact the Fraud Team at Northern Hills Federal Credit Union as soon as possible. Acting quickly may help limit further losses.

SKIP THE CHRISTMAS STRESS AND TAKE ADVANTAGE OF OUR SKIP-A-PAYMENT PROGRAM!

With this program, you can skip a loan payment twice within a rolling 12-month period, giving you added flexibility to manage seasonal expenses while protecting 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 and look for the Skip A Payment link on the left side of the page.**

The Leaves Aren't the Only Thing That's Changing

Share Certificate Specials:
13-month: 4.00% APY | 25-month: 4.20% APY

*APY = Annual Percentage Yield. Rates accurate as of 9/4/2026. Rates and terms subject to change without notice. Early withdrawal penalties apply. Minimum balance to open and earn APY is \$5,000.

LOCAL FUN

One of our favorite parts of being the NHFCU team is spending time in the communities we are proud to call home. We've loved connecting with friends and neighbors while cruising in "The Loan Wrangler" at the Fourth of July parade in Belle Fourche and the homecoming parades in Sturgis, Lead-Deadwood, Spearfish and Belle Fourche. Sharing these special moments together reminds us how grateful we are to be part of such vibrant, welcoming communities.



Sleigh Their Wish List

🌲 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, 2027. Minimum loan amount is \$1,200.00. There is a \$75.00 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, 2026. The loan must be paid in full by November 30, 2027. 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

Throughout 2026, our employees had the opportunity to participate in and support numerous events and fundraisers in our communities. Staff attended the **American Heart Association Heart Ball**, **Love Inc. Banquet**, **WAVI fundraising event**, and several **Chamber banquets and mixers**. We were also proud to participate in the **Trailblazers of the West** kickoff event, as well as educational and networking events they hosted throughout the year. Trailblazers of the West is the Black Hills chapter of credit unions and provides opportunities for credit union professionals to learn, connect, and work together to strengthen the credit union movement.

Northern Hills Federal Credit Union fielded two teams for the **Big Brothers Big Sisters' Bowling For Kids' Sake** event. Our staff also participated in the **United Way Day of Caring**, where several employees spent the day painting the basement of the **Crisis Intervention Shelter** in Sturgis.

Through our annual **School Supply Drive**, we donated \$1,000 along with numerous school supplies to area schools. We also donated \$450 and a variety of pet supplies to animal shelters in our area during our **Animal Shelter Drive**.

Our Compliance Officer, Shawn Mason, shared his knowledge with residents at **Dolan Creek Senior Living Center** in Sturgis by presenting an educational session on fraud and scams.

We are grateful to all of the local organizations that welcomed Northern Hills Federal Credit Union into their events and initiatives throughout 2026. Most importantly, we are proud of our employees for giving their time, energy, and talents to make a difference.