

# FINANCIAL *focus*

• FALL 2008 •

## Looking for More Financial Education?

Here are two great resources for you:

Neighborhood Housing of the Black Hills  
www.nhsblackhills.org

Consumer Credit Counseling Service  
www.cccsbh.com



## Watch for Branch Details on these great Holiday Helpers!

Holiday Loan Special And Skip-a-Payment

Both available November 1st



## Now Accepting

Toys for Tots and Love Bundle Donations

## NHFCU Now Offers 25,000 Surcharge-Free ATMs to Members

Your credit union is now a member of the largest credit union-only ATM network in the country. CO-OP Network membership provides surcharge-free access at 25,000 ATMs, which includes 9,000 deposit-taking and 5,500 7-Eleven locations throughout the U.S. and Canada. CO-OP Network's membership has access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.

It's just another way we're trying to give you and your fellow members even greater convenience when it comes to banking at Northern Hills Federal CU. The power of the CO-OP Network gives you preferred treatment at thousands of easy-to-find locations.



Just look for the CO-OP Network logo. This friendly mark is like a "welcome mat" for your NHFCU ATM Card. Just look for it at any of over 25,000 ATM locations.

**Surcharge-FREE withdrawals.** Our new partner, the CO-OP Network, now allows you to withdraw cash without paying a surcharge at 25,000 ATMs throughout the country. A surcharge is a fee that the owner of the ATM imposes on a user.

ATMs that surcharge should have a warning screen appear before the completion of the transaction to notify each user of an impending surcharge. You may see this warning screen on an ATM displaying the CO-OP logo - it is OK to answer "yes" to the surcharge question - the charge WILL NOT be applied when the transaction completes. Surcharges are not the same as transaction fees.

Continued on Page 3...

## ODDS 'N ENDS

### R U TEXTing or GPSing?

Find a CO-OP Network ATM when you're away from your computer!

B 4 U take your next road trip, B sure U know exactly where to get your \$\$\$ for free!

Text info to 692667 (MYCOOP) or download the database of more than 25,000 surcharge-free ATMs directly to your GPS.

You'll never B lost looking 4 a surcharge-free ATM again!





## CONGRATULATIONS!

We are pleased to announce that Amanda Johnson was one of twelve winners of the Mid America Credit Union Association Pee Wee Penguin Christmas Card coloring contest. Amanda is the daughter of Brian & Cathy Johnson. Amanda will receive a prize package as well as a box of Christmas cards.

There were over 100 entries from 7 states. Cards will be available at the credit union for purchase the second week of November. The cost for a box of cards is \$6.00 plus tax. All proceeds will be donated to Children's Miracle Network and Make-A-Wish Foundation.



Continued from Page 1...

**No surcharge will be charged when using the following ATMs.** It's easy to find an ATM nearest you using the web addresses below. Simply punch in your city, state and/or zip code, and you'll get a full listing. Your CO-OP Network locator even includes driving directions!

- **Any NHFCU-owned ATMs**
- **Any CO-OP Network ATM** *On-line ATM Locator: [www.co-opfs.org](http://www.co-opfs.org)*
- **Any Instant Cash ATM when on the premises of Wells Fargo** *On-line ATM Locator: [www.instant-cash.com](http://www.instant-cash.com)*

**Safe and timely deposits** - For even greater convenience, ATMs at participating credit unions will also accept surcharge-free and transaction charge-FREE deposits to your NHFCU accounts. You'll receive an ATM receipt of your deposit. Just make a note ... deposits made in participating CO-OP ATMs may not be available for immediate withdrawal, and will generally be available for withdrawal two business days following the date of deposit.

Wherever you go, NHFCU is there to save you time and money - especially with over 25,000 Surcharge-FREE ATMs. If you need more information, call us or stop by any branch.

## Avoid Fraud When Shopping on the Internet

1. Before you bid, contact the seller with any questions you have.
2. Review the seller's feedback.
3. Learn as much as possible about the product and seller.
4. Be cautious when dealing with individuals outside of your own country.
5. Ensure that you understand refund, return, and warranty policies.
6. Determine the shipping charges before you buy.
7. Be wary if the seller only accepts wire transfers or cash.
8. If an escrow service is used, ensure it is legitimate.
9. Consider insuring your item.
10. Be cautious of unsolicited offers.

Always, always remember that if an offer sounds highly suspicious or too good to be true, it probably is. For more information on preventing internet fraud go to [www.usa.gov](http://www.usa.gov).



## 2008 SCHOLARSHIP WINNERS

The Kerry D. McDaniel Memorial Scholarship was awarded in May providing two \$500 scholarships to graduating seniors.

**Heidi Hendrickson** and **Kelsee Lewton**, both of Sturgis Brown High School, were selected as our 2008 scholarship winners.

Heidi, daughter of Colleen and Michael Hendrickson, plans to attend South Dakota School of Mines & Technology. Kelsee, granddaughter of John and Marlene Lewton, plans to attend the University of South Dakota.

**Congratulations and Good Luck to Both!**

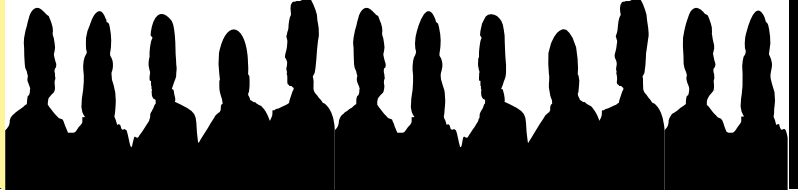


**Coming Attractions...**

**“Northern Reflections”**

*Member Rewards Program*

Starring **“YOU”**



**OFFICE  
CLOSINGS**



**Native American Day**

Saturday, October 11  
Monday, October 13

**Thanksgiving Day**

Thursday, November 27

**Veterans' Day**

Tuesday, November 11

**Christmas Holiday**

Wednesday Noon, December 24  
Thursday, December 25

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

605-722-2911  
Spearfish, SD 57783  
134A Ryan Road  
PO Box 366  
SPEARFISH OFFICE

605-892-0060  
Belle Fourche, SD 57717  
504 Grant Street  
PO Box 156  
BELLE FOURCHE OFFICE

605-347-7009  
Ft. Meade, SD 57741  
Room 170  
Building 113  
FT. MEADE OFFICE

605-347-4527  
Sturgis, SD 57785  
1080 Main Street  
PO Box 759  
MAIN OFFICE

PO Box 759, Sturgis, SD 57785

*Financial Solutions For You!*

**FEDERAL CREDIT UNION**

**NORTHERN HILLS**



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PERMIT #618  
RAPID CITY, SD 57701