

PRESIDENT'S MESSAGE



Floyd Rummel III - CEO

We are very pleased to announce that we have completed the remodel project at the Sturgis location. Thank you all for your patience during this process. It was worth the effort and the mess, as the Sturgis location is beautiful. It has the same look and feel as the Spearfish and Belle Fourche locations. We will soon have an open house to show off these improvements.

This will be the last President's Message that I will be writing for our newsletters. I have announced my retirement effective January 10, 2025. It has been my honor and privilege to lead Northern Hills FCU for the last 11 years. I have been

blessed to work with an awesome Board of Directors and Supervisory Committee during this time. I have also had an unbelievable team of employees here at the credit union. They have made my time here at NHFCU very enjoyable.

The new senior management team of Misty, Cassie, Gloria, and Drew has been doing an excellent job since they started their new positions earlier this year. They are primed and ready to move the credit union forward into the future. They are committed to providing excellent member service and state-of-the-art products and services to the membership.

October is Credit Union Month with International Credit Union Day being held on October 17th this year. Please stop by any of our locations that day to help us celebrate with refreshments.

Once again, thank you for your support of NHFCU. This is your credit union, and our goal is to provide you with premier financial products and services. When you joined the credit union, you became part of our family.

MEET OUR NEW CHIEF FINANCIAL OFFICER



We are thrilled to introduce you to the newest member of our leadership team, Cassie Pannone. With over 20 years of experience in the credit union industry, Cassie is proud to be a part of Northern Hills Federal Credit Union as the Chief Financial Officer. As someone passionate about being involved, she is excited to be actively involved with the South Dakota Government Affairs Committee, Junior Achievement, and the Belle Fourche Chamber of Commerce.

Outside of work, Cassie enjoys spending time with her blended family of seven children, cheering on her favorite sport teams, and diving into a good book. Recently, she's also discovered a new love for house plants, bringing a bit of nature indoors.

South Dakota holds a special place in Cassie's heart, and she strives to bring the principles of hard work, integrity, and community support that embody the Midwest spirit into everything she does.



CELEBRATE 'ONE WORLD THROUGH COOPERATIVE FINANCE'.

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service – community by community – contributes to a global reach that touches more than 403 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. This October 17th, Northern Hills FCU will join more than 82,000 credit unions from 98 countries to celebrate the 76th anniversary of International Credit Union Day.

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals.

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

PLEASE JOIN US!

WHEN: Thursday, October 17, 2024

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 2024 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 — JONAH MUSILEK
Belle Fourche High School

\$1000 — EMILEE GIFFIN
Belle Fourche High School

\$750 — ARIANNA RICHTER
Belle Fourche High School

\$500 — ERICA HANSEN
Deadwood High School

CONGRATULATIONS AND GOOD LUCK!

PAYMENT REMINDERS VIA TEXT

We're excited to announce a new payment reminder service to help you stay on top of your loan payments. You'll receive a text alert reminding you of any upcoming payments. This ensures you never miss a due date, giving you peace of mind.

If you have already made your payment or have set up automatic payments, simply disregard the reminder. This service is designed to assist those who may need a quick reminder, but we understand not everyone will require it. Thank you for choosing NHFCU for your lending needs.

MC2 DATA LEAK AFFECTS NEARLY ONE-THIRD OF AMERICAN CITIZENS

An investigation by Cybernews revealed a massive data leak at MC2 Data, a background check firm, that affects nearly one-third of US citizens. Unlike data breaches, which are usually the work of hackers, data leaks occur when a company fails to properly secure the data it has on its customers. Approximately 2.2TB of consumer information from MC2 Data was stored in a database without a password on August 7, which allowed anyone on the internet to access and download the information. It is estimated that at least 100 million US citizens are affected by this data leak. Leaked data includes:

- Names
- Email addresses
- IP addresses
- Usernames
- Encrypted passwords
- Partial payment information
- Home addresses
- Dates of birth
- Phone numbers
- Property records
- Legal records
- Family, relatives, and neighbors data
- Employment history

Scammers will likely use this data to create targeted, personalized phishing attacks in attempts to get more information from victims of this data leak such as social security numbers, credit card details, or passwords. These can come in the form of emails, text messages, or phone calls, so be careful and think twice before responding to messages or calls from unknown senders, especially if they ask for personal information.

Contact the NHFCU Fraud Team at 605.347.4527 if you believe you are the victim of a scam or would like information on scams and how to respond to them.



AVOID EMBARRASSING RETURNS BY EXTENDING YOUR OVERDRAFT PRIVILEGE

NHFCU understands that unexpected overdrafts occur from time to time. Overdraft Privilege can help.

Overdraft Privilege Standard Coverage is a benefit that is provided automatically to eligible checking accounts. It is designed to help guard against having items returned due to an overdraft. It allows you to overdraw your account up to a disclosed limit for a fee to pay a transaction. Standard Coverage covers checks, ACHs, recurring debit card transactions, online bill pay items, and teller window transactions.

If you would like this service to cover ATM and everyday debit card transactions as well, you have the option to extend your Overdraft Privilege by calling us at 605.347.4527, emailing us at info@northernhillsfcu.org, texting us at 605.720.6767, or visiting any of our locations.



PEACE OF MIND WITH EXTENDED WARRANTY PROGRAM

Does the possibility of expensive, unexpected car repairs keep you awake at night? Rest easy. Northern Hills Federal Credit Union has partnered with Route 66 to offer an Extended Warranty Program for our members. This optional coverage will cover all or some of the cost of certain repairs after the standard factory warranty has expired. Benefits include \$0 deductible on covered parts or labor, emergency roadside service, rental car allowance, competitive rates, and open enrollment. With the open enrollment, you can add coverage at any time regardless of whether you have a loan on the vehicle or not.

Cost depends on the year, make, model, and mileage of the vehicle and the term of the coverage you select. This cost can be added to the loan at any time or paid upfront if the vehicle is not financed.

For peace of mind, stop by or call one of our loan officers for a quote and review the coverage.

YOUR FREEDOM BEGINS WITH US.

Are you prepared for a mechanical breakdown on your vehicle?

Be ready for the unexpected and ensure you're covered in the event a mechanical breakdown does occur. The Route 66 Extended Warranty is the most comprehensive coverage available and provides coverage for virtually any make and model of automobile. Every extended warranty includes:

- Zero Deductible
- 24/7/365 Roadside Assistance
- 30-Day Money Back Guarantee
- Nationwide Coverage
- Rental Car Allowance
- Transferability

Route 66 Extended Warranty's open enrollment allows you to purchase a warranty at any time during the ownership of your vehicle, but don't wait! Drive with peace of mind today.

Call us today for more information and to qualify your vehicle.

www.route66warranty.com

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 twice in a rolling 12-month period. So, you can breathe easy, take care of what you need to, and protect your credit history.

Download the form from our website under the Borrow tab or simply log in to It'sMe247. On the right side of the Home page is a link to Skip Your Payment.



Make Their Holidays Sparkle With Our Christmas Loans

▲
BORROW UP TO \$2,000
▲

WITH RATES AS LOW AS **5.25%** APR

▲
FOR UP TO 12 MONTHS
▲

*Annual Percentage Rate stated as APR may be as low as 5.25% 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, 2024. The loan must be paid in full by November 30, 2025. Loan payment example: At 5.25% annual percentage rate (APR) for an 11-month term, monthly payments are calculated at \$93.30 per \$1,000 borrowed.

NHFCU COMMUNITY INVOLVEMENT

NHFCU participated in several fundraising and volunteer community events this year. Beginning in July, we participated in the School Supply Drive donating 843 items and \$1,500 in donations to students in need in the Sturgis, Spearfish, Deadwood, and Belle Fourche school districts. We raised money during the Sturgis Motorcycle Rally by giving out bottles of water and encouraging donations.



NHFCU also participates in United Way fundraisers and events throughout the year. For the United Way Month of Caring, fifteen NHFCU team members, along with Joanne Smith from Dakota Financial Services, volunteered at the Sturgis Crisis Intervention Center by cleaning, organizing, and doing yard work.

Each NHFCU location picked a nonprofit to assist this year. Belle Fourche volunteered at the Silver Lining Senior Center Thrift Shoppe; Deadwood participated in the City of Deadwood Creek Clean Up event by helping to clear debris from Whitewood Creek; Spearfish is on a rotating schedule to walk dogs for the Spearfish Humane Society; and Sturgis attended and participated in the Realtors for Kids auction.



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

NOW SERVING *All* OF SOUTH DAKOTA

LOCATION CORNER

Remodel Complete – Open House Coming Soon!

We are thrilled to announce that the remodel of our Sturgis location is complete!! The newly upgraded space is designed with you in mind, offering a more modern, comfortable, and efficient environment for all your banking needs.

To celebrate, we will be hosting an open house event soon! Keep an eye out for more information.

Before



After

