

MY CREDIT SCORE

Your credit score determines many things in your life - the rate you pay on a loan, employment, rental qualification, and many other things. Maintaining a good score is important, and with My Credit Score you can check your score anytime you

log into Online or Mobile Banking. Simply click on the "My Credit Score" button and fill out the short form to get your score. Doing this does not impact your credit score in a negative way, but it does give you the ability to manage and monitor your credit report.

MY BUDGET TRACKER

With My Budget Tracker, managing your finances is easier than ever. Get your complete financial picture, sync accounts from 20,000 financial institutions, view tagged transactions to understand spending habits, make informed choices with the cash flow calendar and set goals and visually track your progress. It pays to set your financial goals and make a plan to get fiscally fit. Add a savings or pay-off goal in My Budget Tracker and we'll help you reach it.

Enroll Today & Start Banking Your Way

To sign up for Online Banking & Mobile App, click on www.highmarkfcu.com, and click on the Login button for Online Banking. You will see the option to Enroll.

Five Convenient Locations

MAIN OFFICE

725 5th Street Rapid City, SD 57701 605.716.4444

CUSTER

602 Mt. Rushmore Road Custer, SD 57730 605.673.4444

SPEARFISH

309 W. Jackson Blvd Spearfish, SD 57783 605.722.4444

BELLE FOURCHE

1842 5th Ave Belle Fourche, SD 57717 605.892.4631

GILLETTE, WY

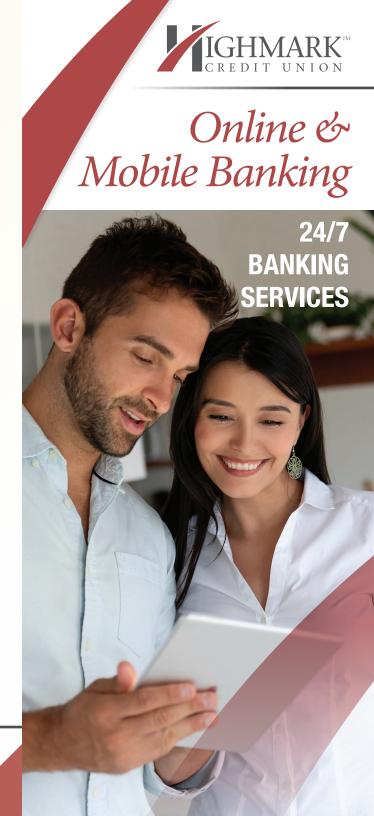
2717 S. Douglas Highway Gillette, WY 82718 307.696.6032



highmarkfcu.com

800.672.6365

Equal Housing Opportunity. Equal Opportunity Lender. Federally Insured by the NCUA.





e know your time is valuable. That's why we offer free online and mobile services for you to bank anytime, anywhere. Our electronic services utilize the latest technology so you can securely transact business 24/7/365 from your iPhone®, Android® or any mobile device.

Sign up for Online Banking and download our Mobile App today to conveniently manage your money from your home, work or on the go. Find out more at www.highmarkfcu.com/onlinebanking.

On-the-Go Services

Using our Online Banking & Mobile App services you can securely view account information, make transfers, pay bills, deposit checks and even locate the nearest Highmark branch or ATM, plus much more.

- · Deposit checks remotely using your phone's camera
- Pay bills online or through Mobile bill pay
- Make account to account transfers
- Check balances
- Set up Text Alerts
- Access E-Statements
- Open new accounts
- Track your spending
- Apply for a loan
- · Personalize your Mobile app for ease of use

DEPOSIT CHECKS REMOTELY

Use the Highmark App for free mobile check deposit. It's as easy as taking a photo of the front and back of your endorsed check and submitting it for deposit to the desired account. For details on how to sign up and get started, go to www.highmarkfcu.com/tools-and-services/remote-deposit.

PAY YOUR BILLS ON TIME, EVERY TIME

With Highmark's Mobile Bill Pay service, you never have to worry about sending a check or missing a payment again. Use this free service to pay a specific bill or set up automatic payments.

TRANSFER FUNDS BETWEEN ACCOUNTS

It's easy to move money between your accounts at Highmark or between your accounts at other financial institutions. Sign into your Online Banking or open your Mobile App and make your transfers.

TEXT YOUR LOAN PAYMENT

Don't have time to send in or stop by to make your loan payment? No problem. With Text To Pay, you can text your payment, and we'll transfer it from your Highmark account or from your debit or credit card. It's that simple. Say goodbye to late payment fees forever.

TAP TO PAY WITH MOBILE WALLET

Add your Highmark debit and credit cards to your Apple Pay, Google Pay or Samsung Pay digital wallet to conveniently make purchases. Mobile Wallet keeps you safe from scammers and lets you manage all your cards in one simple location - right from your smart phone or other mobile device.

PAY YOUR LOAN FROM ANYWHERE

It's easy to set up your loan for payment no matter where your are - even by using our App.

ONLINE & MOBILE MONEY MANAGEMENT

There are more ways we give you to transact, budget, manage and track your money from a desktop or mobile device.

- Apply for loans
- Open new checking/savings accounts
- Set up alerts
- Enroll in eStatements
- Message Highmark staff

