

WHAT'S NEW AT DAKOTA HERITAGE BANK

CHANGES IN PAPER STATEMENTS

Due to federal changes going into effect September 2016, we are unable to begin printing statements on the final day of the month as we've done in the past. Going forward, customers who receive a paper statement in the mail will notice a slight delay, of a day. Customers who pick up their statements at their nearest bank location will have to wait until the afternoon of the 1st of the month.

These changes are simply that we will be receiving another electronic transaction file from the federal bank in the afternoon that must be processed before statements can be printed. Although it is a minimal delay, if you wish to see your statement as soon as possible, we recommend signing up for eStatements on your online banking. You will be able to view your statements by 5pm central time.



REMINDER – WE NOW OFFER IDENTITY THEFT MONITORING!

Dakota Heritage Bank has partnered with Kroll Fraud Solutions to offer identity theft protection to our customers!

With this product you receive a monthly email, or a quarterly letter, even if there is no activity on your credit report, so you know that they are working for you. Another benefit of working with Kroll Fraud Solutions is you are partnered with one licensed private investigator for your entire fraud case!!

There are 3 levels of protection you can sign up for:

1. **Basic** — You would be in charge of detecting fraud yourself. If you do find fraudulent activity and notify Kroll Fraud Solutions, they will resolve the issue for you. - \$1.99 per month
2. **1 Credit Bureau** – Kroll Fraud Solutions will monitor one credit report (TransUnion) each month and resolve any identity theft issues. However, if the business reports to a different credit bureau it may take longer for TransUnion to be notified. Most of the major retailers report to all three. -\$3.99 per month
3. **3 Credit Bureau** – Kroll Fraud Solutions will monitor all three credit bureaus and resolve any issues!
- \$6.75 per month



Online Banking/Mobile Banking

It's been brought to our attention that if you are viewing your balance on your online or mobile banking during the time that we are updating our systems in the afternoon that there may show a minor discrepancy. This is only during the time that we are updating balances, which will be between 4pm – 4:15pm. We apologize for any inconvenience this may cause!

