



Statement of Account

605.718.1818 • bhfcu.com • 800.482.2428

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0001906912	10/31/2023	1 of 3

Routing Number: 291479592

Ownership of share, deposit, and certificate accounts shown on this statement is not transferable except on the books of the Credit Union.

RETURN SERVICE REQUESTED

685322 45391 1/3 UNQ 11-01-23 CLT
000045390 1



HARLEY J GLAYZER
LOT 238
1515 E SAINT PATRICK ST
RAPID CITY SD 57703-4131

We are aware of a phishing campaign randomly targeting 605 area code phone numbers with calls and texts appearing to be from BHFCU. Please be vigilant of seemingly suspicious phone calls and texts, and do not click links in messages you weren't expecting. Never provide one-time passcodes or personal info if you didn't initiate the communication. Learn more about how to stay safe online at bhfcu.com.

SKIP A PAY!

**AVAILABLE
NOW
THROUGH
DEC 31, 2023**
> GET DETAILS

Your Account Balances as of 10/31

Regular Share ID 0001	\$1,191.96
Freedom Checking ID 0021	35.50
Account Balance Total	\$1,227.46
Total Dividends Paid Year-To-Date	\$0.00

Need a Loan?

Call 800.482.2428 or apply online
www.bhfcu.com

REGULAR SHARE ID 0001

ACH Number: 10010001906912

Beginning Balance	\$5.00
1 Total Deposits for	1,239.50
1 Total Withdrawals for	52.54-
Ending Balance	\$1,191.96

Date	Transaction Description	Amount	Balance
10/31	Deposit Ach Board Of Regents TYPE: PAYROLL CO: BOARD OF REGENTS	1,239.50	1,244.50
10/31	Withdrawal Transfer To Share 0021	52.54-	1,191.96

FREEDOM CHECKING ID 0021

ACH Number: 10210001906912

Beginning Balance	\$0.00
3 Total Deposits for	190.56
12 Total Withdrawals for	155.06-
Ending Balance	\$35.50

Date	Transaction Description	Amount	Balance
10/06	Deposit Ach Cash App TYPE: * Cash App DATA: T2061817 CO: Cash App	38.02	38.02
10/20	Withdrawal Transfer To Loan 0200	36.00-	2.02
10/23	Deposit	100.00	102.02

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FREEDOM CHECKING ID 0021

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Date	Transaction Description	Amount	Balance
10/25	Withdrawal Debit Card Consumer Debit Merch. Post: 10/24 MASABI_RTD 303-299-6000 CO ref. 04692160000064344643440	10.50-	91.52
10/25	Withdrawal Pos #218786 Walmart.com 702 SW 8th St Bentonville AR Eff. Date 10/24	2.00-	89.52
10/25	Withdrawal Debit Card Consumer Debit Merch. Post: 10/24 FREDDY'S 11-0007 BROOMFIELD CO ref. 0444500000058942589420	12.21-	77.31
10/25	Withdrawal Debit Card Consumer Debit Merch. Post: 10/24 FREDDY'S 11-0007 BROOMFIELD CO ref. 0444500000058959589590	7.02-	70.29
10/26	Withdrawal Debit Card Consumer Debit Merch. Post: 10/25 LYFT *RIDE TUE 2PM lyft.com CA ref. 04055230000070980709800	7.95-	62.34
10/26	Withdrawal Debit Card Consumer Debit Merch. Post: 10/25 SKY MARKET SUBCORE B 303-3429000 CC ref. 04540450000028445284450	3.23-	59.11
10/26	Withdrawal Debit Card Consumer Debit Merch. Post: 10/25 670 FLIGHT STOP DENVER CO ref. 04692160000019612196120	12.30-	46.81
10/26	Withdrawal Debit Card Consumer Debit Merch. Post: 10/25 UNITED 0164248808627 HOUSTON TX ref. 04692160000081076810760	35.00-	11.81
10/28	Withdrawal Debit Card Consumer Debit Merch. Post: 10/28 LYFT RIDE FRI 9AM 855-865-9553 CA ref. 04492150000053724537240	6.85-	4.96
10/31	Deposit Transfer From Share 0001	52.54	57.50
10/31	Withdrawal Transfer Fee	2.00-	55.50
10/31	Withdrawal Debit Card Consumer Debit Merch. Post: 10/31 VENMO* Visa Direct NY ref. 04248180000528646286460	20.00-	35.50

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

Black Hills Federal Credit Union
PO Box 1420
Rapid City, SD 57709-1420

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

FINANCE CHARGES

The amount of the FINANCE CHARGE shown on the statement is computed each time you make a payment. The FINANCE CHARGE is determined by multiplying the unpaid balance by the corresponding daily periodic rate times the number of days since the last payment. The unpaid balance in an account each day is the balance after all payments and credits have been subtracted and all cash advances and other charges added. The FINANCE CHARGE is deducted directly from each payment. The daily periodic rate is calculated based on the corresponding ANNUAL PERCENTAGE RATE. These rates may change if a variable rate applies.

LOST OR STOLEN CARDS

After regular credit union business hours, to report a lost or stolen EZ CHECK & ATM Card; HEALTH SAVINGS ACCOUNT CHECK Card & ATM ACCESS Card call 605-718-1818 or 1-800-482-2428.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

TELEPHONE US AT 718-1818 (LOCAL CALLS) OR 1-800-482-2428 (LONG DISTANCE CALLS) OR WRITE US AT BLACK HILLS FEDERAL CREDIT UNION, PO BOX 1420, RAPID CITY, SOUTH DAKOTA 57709-1420.

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for a POS transaction with the EZ CHECK card, foreign-initiated transaction or a transaction occurring within the first 30 days after the first deposit to a new account is made) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days* (20 business days if your account has been opened for 30 days or less) for the amount you think is in error. This provisional credit enables you to have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days; we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

*If you notify us of an unauthorized EZ CHECK card transaction, other than unauthorized use of the card at an ATM, we will provide you with provisional credit for the amount of the unauthorized use within 5 business days of receiving your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances of your account history warrant the delay.



Black Hills
FEDERAL CREDIT UNION
PO Box 1420 • Rapid City, SD 57709

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EARN TRIPLE
*on Gas & Groceries**
VISA CASH BACK CARD **3x Cash Back**
VISA SIGNATURE REWARDS CARD **3x Rewards**



PROMOTION RUNS
Nov 18, 2023–Jan 1, 2024

We appreciate your membership!