



Statement of Account

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MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	12/31/2023	1 of 5

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

705261 53356 1/7 UNQ 01-01-24 CLT
000053355 1



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

This year, resolve to make a budget and stick to it! All BHFCU members have access to our free Money Management tool in Online and Mobile Banking. Set budgets, track spending, create notifications, and plan for your goals. Learn more at bhfcu.com/moneymanagement.

Your Account Balances as of 12/31

Regular Share ID 0001	\$199.81
Freedom Checking ID 0021	1,410.19
Account Balance Total	\$1,610.00
Total Dividends Paid Year-To-Date	\$0.01

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www.bhfcu.com

REGULAR SHARE ID 0001

ACH Number: 10010001906912
Total Dividends Paid Year-To-Date \$0.01

Beginning Balance	\$730.81
1 Total Deposits for	1,185.97
17 Total Withdrawals for	1,716.97-
Ending Balance	\$199.81

Date	Transaction Description	Amount	Balance
12/01	Withdrawal Transfer To Share 0021	42.00-	688.81
12/02	Withdrawal Transfer To Share 0021	188.98-	499.83
12/03	Withdrawal Transfer To Share 0021	16.00-	483.83
12/03	Withdrawal Transfer To Share 0021	52.00-	431.83
12/03	Withdrawal Transfer To Share 0021	45.77-	386.06
12/04	Withdrawal Transfer To Share 0021	85.67-	300.39
12/04	Withdrawal Transfer To Share 0021	82.16-	218.23
12/04	Withdrawal Transfer To Share 0021	18.27-	199.96
12/04	Withdrawal Transfer To Share 0021	5.21-	194.75
12/05	Withdrawal Transfer To Share 0021	34.27-	160.48
12/05	Withdrawal Transfer To Share 0021	10.79-	149.69
12/06	Withdrawal Transfer To Share 0021	2.25-	147.44
12/07	Withdrawal Transfer To Share 0021	11.41-	136.03
12/07	Withdrawal Transfer To Share 0021	77.05-	58.98
12/07	Withdrawal Transfer To Share 0021	47.56-	11.42
12/08	Withdrawal Transfer To Share 0021	6.42-	5.00
12/29	Deposit Ach Board Of Regents TYPE: PAYROLL CO: BOARD OF REGENTS	1,185.97	1,190.97
12/29	Withdrawal Home Banking Transfer To Loan 0200 Internet Access 12/29/2023 20:27 760502 - pay off	991.16-	199.81

FREEDOM CHECKING ID 0021

ACH Number: 10210001906912

Beginning Balance	\$177.18
23 Total Deposits for	3,431.00
103 Total Withdrawals for	2,197.99-
Ending Balance	\$1,410.19

Continued on next page

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	12/31/2023	2 of 5

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

FREEDOM CHECKING ID 0021		Continued from previous page.	
Date	Transaction Description	Amount	Balance
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 RAPID CITY RAPID TRANSIT RAPID CITY ref. 04755420000022461224610 Eff. Date 11/30	13.50-	163.68
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 PY *OUTBACK STORAGE RAPID CITY SD ref. 0444500000048932489320	85.00-	78.68
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 INMATESALES.COM 877-9985678 KY ref. 0499989000003982039820	13.41-	65.27
12/01	Deposit Transfer From Share 0001	42.00	107.27
12/01	Withdrawal Transfer Fee	2.00-	105.27
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000025278252780	34.97-	70.30
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000025283252830	5.30-	65.00
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 12/01 STATE FARM INSURANCE 800-956-6310 IL ref. 04943000000022476224760	25.00-	40.00
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 12/01 THE MUD HOLE RAPID CITY SD ref. 04431860000009226092260	10.00-	30.00
12/01	Withdrawal Debit Card Consumer Debit Merch. Post: 12/01 RAPID CITY RAPID TRANSIT RAPID CITY SD ref. 04755420000040194401940	30.00-	0.00
12/02	Deposit Transfer From Share 0001	188.98	188.98
12/02	Withdrawal Transfer Fee	2.00-	186.98
12/02	Withdrawal Pos #014662 WM SUPERCENTER #1604 Wal-Mart Super Center RAPID CITY SD	130.22-	56.76
12/02	Withdrawal Debit Card Consumer Debit Merch. Post: 12/02 CASH APP*BRYAN IVERSON 800-9691940 CA ref. 04793380000071505715050	20.00-	36.76
12/03	Deposit Transfer From Share 0001	16.00	52.76
12/03	Withdrawal Transfer Fee	2.00-	50.76
12/03	Withdrawal Debit Card Consumer Debit Merch. Post: 12/02 ERNIE NOVEMBER RC 2 RAPID CITY SD ref. 04040830000020020200200	21.02-	29.74
12/03	Withdrawal Debit Card Consumer Debit Merch. Post: 12/02 TACO BELL #27881 RAPID CITY SD ref. 04231680000070293702930	15.74-	14.00
12/03	Withdrawal Debit Card Consumer Debit Merch. Post: 12/03 TST* ABY'S RAPID CITY SD ref. 04137460000004531045310	14.00-	0.00
12/03	Deposit Transfer From Share 0001	52.00	52.00
12/03	Withdrawal Transfer Fee	2.00-	50.00
12/03	Withdrawal Pos #040887 CORNER PAN 1220 EAST ST PATRI US RAPID CITY SD	50.00-	0.00
12/03	Deposit Transfer From Share 0001	45.77	45.77
12/03	Withdrawal Transfer Fee	2.00-	43.77
12/03	Withdrawal Pos #023243 LITTLE CAESARS 3577-0002 2120 W MAIN ST RAPID CITY SD	10.17-	33.60
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/03 ERNIE NOVEMBER RC 2 RAPID CITY SD ref. 04040830000030042300420	23.88-	9.72
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/03 FAMILY DOLLAR #7118 RAPID CITY SD ref. 04231680000008517085170	9.72-	0.00
12/04	Deposit Transfer From Share 0001	85.67	85.67
12/04	Withdrawal Transfer Fee	2.00-	83.67
12/04	Withdrawal Pos #955459 Victoria's Garden Rapid City SD	7.17-	76.50
12/04	Deposit Transfer From Share 0001	82.16	158.66
12/04	Withdrawal Transfer Fee	2.00-	156.66
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 SQ *PURE BEAN COFFEEHOUSE Rapid City SD ref. 04692160000044518445180	13.51-	143.15
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 SQ *PURE BEAN COFFEEHOUSE Rapid City SD ref. 04692160000006324063240	31.00-	112.15
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 SQ *PURE BEAN COFFEEHOUSE Rapid City SD ref. 04692160000027473274730	5.75-	106.40
12/04	Deposit Transfer From Share 0001	18.27	124.67
12/04	Withdrawal Transfer Fee	2.00-	122.67
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 THE MUD HOLE RAPID CITY SD ref. 04431860000064291642910	28.00-	94.67
12/04	Deposit Transfer From Share 0001	5.21	99.88
12/04	Withdrawal Transfer Fee	2.00-	97.88

Continued on next page

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	12/31/2023	3 of 5

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

FREEDOM CHECKING ID 0021		Continued from previous page.	
Date	Transaction Description	Amount	Balance
12/04	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 CHRIS SUPPLY COMPANY RAPID CITY SD 04801970000039401394010	34.87-	63.01
12/05	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 PAWN WITH US RAPID CITY SD ref. 04207850000035165351650	43.53-	19.48
12/05	Deposit Transfer From Share 0001	34.27	53.75
12/05	Withdrawal Transfer Fee	2.00-	51.75
12/05	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 TACO BELL #27880 RAPID CITY SD ref. 04231680000090253902530	3.21-	48.54
12/05	Withdrawal Debit Card Consumer Debit Merch. Post: 12/04 TACO BELL #27880 RAPID CITY SD ref. 04231680000030598305980	16.27-	32.27
12/05	Deposit Transfer From Share 0001	10.79	43.06
12/05	Withdrawal Transfer Fee	2.00-	41.06
12/05	Withdrawal Pos #548243 SAFEWAY #1554 RAPID CITY SD	4.02-	37.04
12/06	Withdrawal Debit Card Consumer Debit Merch. Post: 12/05 ERNIE NOVEMBER RC 2 RAPID CITY SD ref. 04040830000050034500340	4.77-	32.27
12/06	Deposit Debit Card PAYPAL*Glazer Harley San Jose CA Date 12/06/23 04248180000314057140570 4829	98.25	130.52
12/06	Deposit Transfer From Share 0001	2.25	132.77
12/06	Withdrawal Transfer Fee	2.00-	130.77
12/06	Withdrawal Pos #459804 ANIMAL CLINIC OF RAPID CI RAPID CITY SD	98.50-	32.27
12/06	Withdrawal Debit Card Consumer Debit Merch. Post: 12/05 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000042108421080	32.27-	0.00
12/07	Deposit Transfer From Share 0001	11.41	11.41
12/07	Withdrawal Transfer Fee	2.00-	9.41
12/07	Withdrawal Debit Card Consumer Debit Merch. Post: 12/06 SDMINES RES DIN RAPID CITY SD ref. 04116410000024791247910	9.41-	0.00
12/07	Deposit Transfer From Share 0001	77.05	77.05
12/07	Withdrawal Transfer Fee	2.00-	75.05
12/07	Withdrawal Debit Card Consumer Debit Merch. Post: 12/07 CASH APP*RYOTT*ADD CASH 800-969194 CA ref. 04793380000094002940020	25.00-	50.05
12/07	Deposit Transfer From Share 0001	47.56	97.61
12/07	Withdrawal Transfer Fee	2.00-	95.61
12/07	Withdrawal Pos #012741 DOLLAR GENERAL #18267 DG 182671137 E SAINT PA RAPID CITY SD	45.56-	50.05
12/08	Deposit Transfer From Share 0001	6.42	56.47
12/08	Deposit Transfer From Loan 0200	1.76	58.23
12/08	Withdrawal Transfer Fee	2.00-	56.23
12/08	Withdrawal Debit Card Consumer Debit Merch. Post: 12/08 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000006502065020	6.00-	50.23
12/08	Withdrawal Debit Card Consumer Debit Merch. Post: 12/08 CASH APP*RYOTT*ADD CASH 800-969194 CA ref. 04793380000096504965040	1.00-	49.23
12/08	Withdrawal Debit Card Consumer Debit Merch. Post: 12/07 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000023594235940	36.26-	12.97
12/08	Withdrawal Debit Card Consumer Debit Merch. Post: 12/07 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000023602236020	13.79-	0.82-
12/13	Deposit	80.74	79.92
12/14	Recurring Withdrawal Bill Payment #071497 STRAIGHTTALK*SERVICES 877-430-2355 FL	46.72-	33.20
12/14	Withdrawal Debit Card Consumer Debit Merch. Post: 12/14 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000038105381050	10.00-	23.20
12/15	Withdrawal Debit Card Consumer Debit Merch. Post: 12/14 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000012296122960	3.80-	19.40
12/16	Withdrawal Debit Card Consumer Debit Merch. Post: 12/16 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000083207832070	19.40-	0.00
12/18	Inq Black Hills Fc 850 Mt View Rd #6 Rapid City Sd		
12/18	Deposit ITM Session: XB1464	100.00	100.00
12/19	Withdrawal Pos #728366 CC 105 2808 SHERIDAN LAKE RD RAPID CITY SD	7.42-	92.58
12/19	Withdrawal Debit Card Consumer Debit Merch. Post: 12/19 Lyft *Ride Tue 8AM 185 Berry Street SAN FR ref. 1 1219491808 0	7.55-	85.03

Continued on next page

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	12/31/2023	4 of 5

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

FREEDOM CHECKING ID 0021		Continued from previous page.	
Date	Transaction Description	Amount	Balance
12/19	Withdrawal Debit Card Consumer Debit Merch. Post: 12/19 PP*Software in the Public 317-4555689 IN ref. 04310330000071776717760	5.00-	80.03
12/19	Withdrawal Pos #325866 FAMILY FARE 3253 1516 E S Rapid City SD	7.42-	72.61
12/19	Withdrawal Bill Payment #002574 STICKER MULE STICKERMULE.C NY	1.06-	71.55
12/19	Withdrawal Home Banking Transfer To Loan 0200 Internet Access 12/19/2023 22:11 622115 - Minimum Due	36.00-	35.55
12/20	Withdrawal Debit Card Consumer Debit Merch. Post: 12/19 ERNIE NOVEMBER RC 2 RAPID CITY SD ref. 04040830000090061900610	7.64-	27.91
12/20	Withdrawal Pos #807023 CC 105 2808 SHERIDAN LAKE RD RAPID CITY SD	7.42-	20.49
12/20	Deposit Transfer From Loan 0200	10.44	30.93
12/20	Withdrawal Transfer Fee	2.00-	28.93
12/20	Withdrawal Debit Card Consumer Debit Merch. Post: 12/20 VENMO *Jacob Schuh Visa Direct NY ref. 04248180000279251792510	15.00-	13.93
12/20	Withdrawal Debit Card Consumer Debit Merch. Post: 12/19 SCOOTER'S COFFEE #253 RAPID CITY SD ref. 04765010000095426954260	6.38-	7.55
12/21	Withdrawal Debit Card Consumer Debit Merch. Post: 12/20 LYFT *RIDE TUE 4PM lyft.com CA ref. 04055230000078648786480	7.55-	0.00
12/21	Deposit Transfer From Loan 0200	14.00	14.00
12/21	Withdrawal Transfer Fee	2.00-	12.00
12/21	Withdrawal Debit Card Consumer Debit Merch. Post: 12/21 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000019807198070	12.00-	0.00
12/25	Inq Black Hills Fc 200 Main Street Rapid City Sd		
12/25	Deposit ITM Session: XF6492	2,400.00	2,400.00
12/26	Withdrawal Debit Card Consumer Debit Merch. Post: 12/25 HOLIDAY STATIONS 0456 RAPID CITY SD ref. 04941660000056012560120	15.00-	2,385.00
12/26	Withdrawal Debit Card Consumer Debit Merch. Post: 12/25 HOLIDAY STATIONS 0456 RAPID CITY SD ref. 04941660000056014560140	3.81-	2,381.19
12/26	Withdrawal Pos #191856 CC 105 2808 SHERIDAN LAKE RD RAPID CITY SD	10.75-	2,370.44
12/26	Withdrawal Pos #007374 WM SUPERCENTER #1604 Wal-Mart Super Center RAPID CITY SD	41.69-	2,328.75
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/26 ERNIE NOVEMBER RC 2 RAPID CITY SD ref. 04040830000050001500010	8.49-	2,320.26
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/26 ERNIE NOVEMBER RC 2 RAPID CITY SD ref. 04040830000050023500230	21.02-	2,299.24
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/26 HOLIDAY STATIONS 0456 RAPID CITY SD ref. 04941660000056790567900	15.00-	2,284.24
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/26 TACO BELL #27881 RAPID CITY SD ref. 04231680000035387353870	9.09-	2,275.15
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/27 SQ *PURE BEAN COFFEEHOUSE Rapid City SD ref. 04692160000062123621230	14.09-	2,261.06
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/27 BLIZZARD *US707113358 949-955-1380 CA ref. 04492150000039695396950	53.09-	2,207.97
12/27	Withdrawal Debit Card Consumer Debit Merch. Post: 12/27 BLIZZARD *US707113404 949-955-1380 (ref. 04492150000063778637780	165.54-	2,042.43
12/28	Withdrawal Pos #783036 CORNER PANTRY 21 RAPID CITY SD	5.13-	2,037.30
12/28	Withdrawal Pos #003942 WM SUPERCENTER #1604 Wal-Mart Super Center RAPID CITY SD	23.82-	2,013.48
12/28	Withdrawal Pos #017650 LITTLE CAESARS 3577-0002 2120 W MAIN ST RAPID CITY SD	13.16-	2,000.32
12/28	Withdrawal Debit Card Consumer Debit Merch. Post: 12/27 SDSMT BOOKSTORE 605-3942374 SD ref. 04000970000030305303050	14.85-	1,985.47
12/29	Withdrawal Debit Card Consumer Debit Merch. Post: 12/28 EVERYBODYS BOOKSTORE RAPID CITY SD ref. 04269790000066675666750	26.55-	1,958.92
12/29	Withdrawal Pos #048582 WM SUPERCENTER #1604 Wal-Mart Super Center RAPID CITY SD	21.06-	1,937.86
12/29	Withdrawal Pos #666874 RUNNINGS OF RAPID CITY RAPID CITY SD	21.23-	1,916.63
12/29	Withdrawal Debit Card Consumer Debit Merch. Post: 12/28 TACO BELL #27882 RAPID CITY SD ref. 04231680000061700617000	8.14-	1,908.49
12/29	Withdrawal Pos #214198 BIG D #41 1160 LACROSSE RAPID CITY SD	6.02-	1,902.47
12/29	Withdrawal Pos #211125 BIG D #8 2303 JACKSON BLVD RAPID CITY SD	4.45-	1,898.02
12/29	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 SQ *DEAMONS LEATHERWORKIN Rapid City SD ref. 04692160000034725347250	30.53-	1,867.49

Continued on next page

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	12/31/2023	5 of 5

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

FREEDOM CHECKING ID 0021			Continued from previous page.	
Date	Transaction Description		Amount	Balance
12/29	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 AMZN Mktp US*RU5168PJ3 Amzn.com/bill WA ref. 04692160000088136881360		45.82-	1,821.67
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 PAWN WITH US RAPID CITY SD ref. 04207850000044852448520		26.55-	1,795.12
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 PAWN WITH US RAPID CITY SD ref. 04207850000044851448510		176.82-	1,618.30
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 BURGER KING #13274 RAPID CITY SD ref. 04186160000000990009900		6.96-	1,611.34
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 KNECHT - RAPID CITY RAPID CITY SD ref 04801970000000141001410		10.61-	1,600.73
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 KNECHT - RAPID CITY RAPID CITY SD ref. 04801970000000143001430		20.56-	1,580.17
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/30 BUFFALO WILD WNGS 3500 RAPID CITY SD ref. 04055240000048727487270		51.44-	1,528.73
12/30	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 TACO BELL #27880 RAPID CITY SD ref. 04231680000026018260180		5.36-	1,523.37
12/31	Withdrawal Debit Card Consumer Debit Merch. Post: 12/31 SP CROWDMADE HTTPSCROWDM.M CA ref 04492160000064653646530		27.26-	1,496.11
12/31	Withdrawal Debit Card Consumer Debit Merch. Post: 12/29 Rodeway Inn RAPID CITY SD ref. 04426290000035777357770		85.92-	1,410.19

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.

We appreciate your membership!

FACTS

WHAT DOES BLACK HILLS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- income and payment history

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Black Hills Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Black Hills Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (605) 718-1818 or toll free (800) 482-2428 - our representatives will assist you with your choice(s).

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (605) 718-1818 or toll free (800) 482-2428

Who we are

Who is providing this notice?	Black Hills Federal Credit Union BHFCU Insurance Services, LLC Midwest Business Solutions, LLC; DBA Pactola
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What we do

How does Black Hills Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Black Hills Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or use your credit or debit card ▪ show your government-issued ID or apply for financing ▪ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account- unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies, such as BHFCU Insurance Services, LLC and Midwest Business Solutions, LLC; DBA Pactola.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Black Hills Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include loan recapture programs and insurance companies or agencies.</i>

Other important information

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