

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	09/30/2023	1 of 2

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

675119 54111 1/2 UNQ 10-01-23 CLT
000054110 1



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

October 19 is International Credit Union Day, and we're celebrating all month long! Stop by any BHFCU location and enter to win a \$75 gift card. Not able to swing by in person? No problem! Visit bhfcu.com/ICUday to share why you love your credit union and enter to win. We'll draw 40 winners on Thursday, October 19!



\$200 BONUS! Cash Back*
Spend \$2,000 On Everyday Purchases &
Earn \$200 with Your New Cash Back Card!
> GET DETAILS

Your Account Balances as of 09/30

Regular Share ID 0001	\$5.00
Freedom Checking ID 0021	0.00
Account Balance Total	\$5.00
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
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$5.00

FREEDOM CHECKING ID 0021

ACH Number: 10210001906912

Beginning Balance	\$0.00
0 Total Deposits for	0.00
0 Total Withdrawals for	0.00
Ending Balance	\$0.00

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
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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.