



Black Hills
FEDERAL CREDIT UNION

P.O. Box 1420
Rapid City, SD 57709-1420
(800) 482-2428 • bhfcu@bhfcu.net • BHFCU.com

Statement of Account

Visa Cash Back 0200

Member Number **0001906912**
Statement Date **10/31/2023**
Payment Due Date **11/25/2023**
Credit Limit **\$1,000.00**
Credit Available **\$0.00**
Amount Over Credit Limit **\$41.32**
Total Balance **\$1,044.03**
Page **1 of 2**

RETURN SERVICE REQUESTED

685319 13293 1/3 UNQ 11-01-23 CLT
000013292 1



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

Take control of your credit for free! As a BHFCU member, you have access to free credit monitoring in Online Banking and the Mobile App. Monitor your credit report regularly to catch any irregularities early with no negative impact on your score. Plus, set up credit monitoring alerts to stay one step ahead. Find out how it works and get started at bhfcu.com/CreditScore.

Summary of Account Activity

Previous Balance	\$1,042.32
Payments	36.00
Other Credits	0.00
Purchases	0.00
Balance Transfers	0.00
Cash Advances	0.00
Fees Charged	35.00
Interest Charged	2.71
New Balance	\$1,044.03
Credit Limit	\$1,000.00
Available Credit	\$0.00
Statement Closing Date	10/31/2023
Days in Billing Cycle	31

Contact Information

Call Member Service (605) 718-1818
Lost or Stolen Card (605) 718-1818
Toll Free (800) 482-2428

Check your account and make payments from your account using Online Banking at bhfcu.com.

Please send billing inquiries and correspondence to:
Black Hills Federal Credit Union
PO Box 1420 Rapid City, SD 57709-1420

Payment Information

Minimum Amount Due	\$37.00
Past Due Amount	73.00
Required Payment Due	\$110.00
Payment Due Date	11/25/2023

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00. The actual amount of your late fee may be less.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and over limit amounts. For example:

If you make no additional charges using this card and each month you pay . . .	You will pay off the balance shown on this statement in about . . .	And you will end up paying an estimated total of . . .
Only the minimum payment	4 Years	\$1,396.00
\$37.00	3 Years	\$1,332.00 (savings=\$64.00)

If you would like information about credit counseling services, call (866) 853-2227.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

VISA CASH BACK



Payment Coupon

Return this coupon with your payment to the address below.
Make checks payable to Black Hills Federal Credit Union.

MEMBER NUMBER	LOAN NUMBER	PAYMENT DUE DATE	AMOUNT ENCLOSED
0001906912	0200	11/25/2023	
NEW BALANCE	AMOUNT PAST DUE + MINIMUM AMOUNT DUE = REQUIRED PAYMENT DUE		
\$1,044.03	\$73.00 \$37.00	\$110.00	

If your address below is incorrect, please write your new address on the back of this coupon.

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

Black Hills Federal Credit Union
P.O. Box 1420
Rapid City, SD 57709-1420



000190691202000001100000104403

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.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Black Hills Federal Credit Union, PO Box 1420, Rapid City, SD 57709-1420. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

FINANCE CHARGES

Grace Period Purchases. You can avoid FINANCE CHARGES on Purchases by paying the full amount of the New Balance of Purchases each month within 25 days of your statement closing date. A FINANCE CHARGE is not imposed on any purchases which first appear on your most current billing statement if payment in full of the New Balance is received within 25 days from the billing date shown on the statement. If you fail to pay the Previous Balance within 25 days of your statement closing date, your current purchases will be included when we compute your average daily principal balance for Purchases.

There is NO "grace period" on ANY VISA Credit Card Cash Advance. Cash Advances are always subject to FINANCE CHARGES from the date they are posted to your account. Unless a "grace period" applies to your Purchases, FINANCE CHARGES are computed for both Purchases and Cash Advances as follows: The daily periodic rate is calculated based on the corresponding ANNUAL PERCENTAGE RATE. Rates are disclosed in the Finance Charge Calculations section. Your FINANCE CHARGE (interest) on each billing statement is calculated at the daily periodic rate on the average daily principal balances of the Purchases and Cash Advances on each day during the statement period. Beginning with the principal portion of your Previous Balance, we subtract payments you have made and credits we have applied, and add Purchases and Cash Advances you have made and debit adjustments we have made. This total is then divided by the number of days in the statement period to produce separate average daily principal balances for Purchases and Cash Advances. We then apply the periodic rate to the balance of the Purchases and Cash Advances added together.

LOST OR STOLEN CARD LIABILITY

If your card is lost or stolen or you believe an unauthorized person is using your card number, you must notify us immediately. If your card is used by an unauthorized person, you may be liable, but not for more than \$50. You will not be liable for any purchases or cash advances made after you have notified us of the loss or theft by phone.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

TELEPHONE US AT (605) 718-1818 (LOCAL CALLS) OR (800) 482-2428 (LONG DISTANCE CALLS) OR WRITE US AT Black Hills Federal Credit Union, P.O. Box 1420 Rapid City, SD 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 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 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.



**Please check your name(s)
and address on the front of
this statement. If not exactly
correct, complete this form.**

MINIMUM PAYMENT DUE

If you have a balance on your credit card, the "Minimum Payment Due" is required each calendar month.

For example: if your Minimum Payment Due is \$25.00, you cannot pay \$50.00 and have your next payment due date advance 2 months.

Information Change Form

Member's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Business Phone: _____ Home Phone: _____

Email Address: _____

Signature: _____ Date: _____

Statement of Account

Visa Cash Back 0200
Member Number 0001906912
Statement Date 10/31/2023
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Transactions

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	10/20	10/20	Payment Transfer From Share 0021	-36.00

Fees and Insurance

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	10/05	10/05	Late Fee	\$35.00
			Total Fees This Period	\$35.00

Interest Charged

	Interest Charged On Purchases	\$2.41
	Interest Charged On Cash Advances	0.30
	Interest Charged On Balance Transfers	0.00
	TOTAL INTEREST CHARGED THIS PERIOD	\$2.71

Totals Year To Date	
Total Fees and Insurance Charged This Year	\$90.00
Total Interest Charged This Year	\$20.71

Interest Charge Calculations

Type of Balance	Balance Subject to Interest Rate	Daily Periodic Rate	Annual Percentage Rate (APR) ¹	Interest Charge
Purchases	\$0.00	.044246%	16.150%	\$0.00
Cash Advances	\$22.23	.044246%	16.150%	\$0.30
Balance Transfers	\$0.00	.044246%	16.150%	\$0.00
Purchases INTRO	\$977.15	.007945%	2.900%	\$2.41

¹Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

THE BALANCE USED TO COMPUTE INTEREST IS THE AVERAGE DAILY BALANCE CALCULATED BY ADDING THE OUTSTANDING BALANCE FOR EACH DAY IN THE CYCLE AND DIVIDING BY THE NUMBER OF DAYS IN THE CYCLE. THE OUTSTANDING BALANCE INCLUDES NEW CHARGES, PAYMENTS AND CREDITS. INTEREST IS FORGIVEN FOR QUALIFIED BALANCES OR PORTIONS OF BALANCE THAT ARE SUBJECT TO GRACE.

FOR BILLING QUESTIONS PHONE (605) 718-1818 OR WRITE:
Black Hills Federal Credit Union
P.O. Box 1420
Rapid City, SD 57709-1420

ScoreCard Rewards Earnings As of 10/25/2023 for card ending in 0992

Beginning Balance	Rewards Earned	Bonus Rewards Earned	Rewards Adjusted	Rewards Redeemed	Ending Balance	Household Balance
\$60.37	\$0.00	\$0.00	\$0.00	\$0.00	\$60.37	\$0.00