

MEMBER NUMBER	STATEMENT ENDING DATE	PAGE
0001906912	11/30/2023	1 of 6

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

695579 45104 1/6 UNQ 12-01-23 CLT
000045103 1



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

Mark your calendars! We're celebrating the holidays, and you're invited! Join us for our Holiday Open House on Tuesday, December 12. Stop by any BHFCU location during regular business hours to enjoy sweets, warm beverages, and good conversation. We look forward to celebrating another year with you.



Your Account Balances as of 11/30

Regular Share ID 0001	\$730.81
Freedom Checking ID 0021	177.18
Account Balance Total	\$907.99
Total Dividends Paid Year-To-Date	\$0.01

Need a Loan?

Call 800.482.2428 or apply online
www.bhfcu.com

REGULAR SHARE ID 0001

ACH Number: 10010001906912

Total Dividends Paid Year-To-Date \$0.01

Annual Percentage Yield earned 0.090% from 11/01/2023 through 11/30/2023

Beginning Balance	\$1,191.96
2 Total Deposits for	1,164.56
33 Total Withdrawals for	1,625.71-
Ending Balance	\$730.81

Date	Transaction Description	Amount	Balance
11/01	Withdrawal Transfer To Share 0021	124.61-	1,067.35
11/01	Withdrawal Transfer To Share 0021	34.15-	1,033.20
11/01	Withdrawal Transfer To Share 0021	8.44-	1,024.76
11/01	Withdrawal Transfer To Share 0021	152.00-	872.76
11/01	Withdrawal Transfer To Share 0021	10.42-	862.34
11/01	Withdrawal Transfer To Share 0021	22.00-	840.34
11/01	Withdrawal Transfer To Share 0021	12.00-	828.34
11/02	Withdrawal Transfer To Share 0021 Eff. Date 11/01	22.00-	806.34
11/02	Withdrawal Transfer To Share 0021	25.32-	781.02
11/02	Withdrawal Transfer To Share 0021	7.83-	773.19
11/02	Withdrawal Transfer To Share 0021	4.00-	769.19
11/03	Withdrawal Home Banking Transfer To Loan 0200 Internet Access 11/03/2023 13:33 968644	110.00-	659.19
11/03	Withdrawal Transfer To Share 0021	66.06-	593.13

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REGULAR SHARE ID 0001		Continued from previous page.	
Date	Transaction Description	Amount	Balance
11/03	Withdrawal Transfer To Share 0021	43.18-	549.95
11/04	Withdrawal Transfer To Share 0021	7.41-	542.54
11/04	Withdrawal Transfer To Share 0021	142.71-	399.83
11/04	Withdrawal Transfer To Share 0021	4.17-	395.66
11/05	Withdrawal Transfer To Share 0021	16.49-	379.17
11/05	Withdrawal Transfer To Share 0021	37.15-	342.02
11/05	Withdrawal Transfer To Share 0021	14.46-	327.56
11/06	Withdrawal Transfer To Share 0021	12.00-	315.56
11/06	Withdrawal Transfer To Share 0021	4.14-	311.42
11/06	Withdrawal Transfer To Share 0021	114.29-	197.13
11/07	Withdrawal Transfer To Share 0021	102.00-	95.13
11/07	Withdrawal Transfer To Share 0021	23.61-	71.52
11/07	Withdrawal Transfer To Share 0021	5.25-	66.27
11/08	Withdrawal Transfer To Share 0021	55.55-	10.72
11/08	Withdrawal Transfer To Share 0021	4.00-	6.72
11/09	Withdrawal Transfer To Share 0021	1.72-	5.00
11/30	Deposit Ach Board Of Regents TYPE: PAYROLL CO: BOARD OF REGENTS	1,164.55	1,169.55
11/30	Withdrawal Transfer To Share 0021	205.77-	963.78
11/30	Withdrawal Transfer To Share 0021	162.00-	801.78
11/30	Withdrawal Transfer To Share 0021	60.41-	741.37
11/30	Withdrawal Transfer To Share 0021	10.57-	730.80
11/30	Deposit Dividend 0.050%	0.01	730.81

FREEDOM CHECKING ID 0021			
ACH Number: 10210001906912		Beginning Balance	\$35.50
		39 Total Deposits for	2,188.88
		94 Total Withdrawals for	2,047.20-
		Ending Balance	\$177.18
Date	Transaction Description	Amount	Balance
11/01	Deposit Transfer From Share 0001	124.61	160.11
11/01	Withdrawal Transfer Fee	2.00-	158.11
11/01	Withdrawal Pos #170422 THE MUSIC FACTORY - CLOVE 1411 BROADWAY ST PEARLAND TX	8.61-	149.50
11/01	Deposit Transfer From Share 0001	34.15	183.65
11/01	Withdrawal Transfer Fee	2.00-	181.65
11/01	Withdrawal Pos #170953 THE MUSIC FACTORY - CLOVE 1411 BROADWAY ST PEARLAND TX	32.15-	149.50
11/01	Deposit Transfer From Share 0001	8.44	157.94
11/01	Withdrawal Transfer Fee	2.00-	155.94
11/01	Withdrawal Pos #171112 THE MUSIC FACTORY - CLOVE 1411 BROADWAY ST PEARLAND TX	6.44-	149.50
11/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/01 DD DOORDASH DAWNDONUT 855-973-1040 CA ref. 04492150000008488084880	35.50-	114.00
11/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/01 CASH APP*RYOTT*ADD CASH 800-969194 CA ref. 04793380000023806238060	100.00-	14.00
11/01	Deposit Transfer From Share 0001	152.00	166.00
11/01	Withdrawal Transfer Fee	2.00-	164.00
11/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/01 VENMO* Visa Direct NY ref. 04248180000525826258260	150.00-	14.00
11/01	Deposit Transfer From Share 0001	10.42	24.42
11/01	Withdrawal Transfer Fee	2.00-	22.42
11/01	Withdrawal Pos #412410 CIRCLE K #2742322 FRIENDSWOOD TX	8.42-	14.00
11/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/01 WAFFLE HOUSE Pearland TX ref. 04793380000058404584040	14.00-	0.00
11/01	Deposit Transfer From Share 0001	22.00	22.00

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FREEDOM CHECKING ID 0021

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Date	Transaction Description	Amount	Balance
11/01	Withdrawal Transfer Fee	2.00-	20.00
11/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/02 VENMO* Visa Direct NY ref. 04248180000444025440250	20.00-	0.00
11/01	Deposit Transfer From Share 0001	12.00	12.00
11/01	Withdrawal Transfer Fee	2.00-	10.00
11/01	Withdrawal Debit Card Consumer Debit Merch. Post: 11/02 VENMO* Visa Direct NY ref. 04248180000222588225880	10.00-	0.00
11/02	Deposit Transfer From Share 0001 Eff. Date 11/01	22.00	22.00
11/02	Withdrawal Transfer Fee Eff. Date 11/01	2.00-	20.00
11/02	Withdrawal Debit Card Consumer Debit Merch. Post: 11/02 VENMO* Visa Direct NY ref. 04248180000108996089960 Eff. Date 11/01	20.00-	0.00
11/02	Deposit Transfer From Share 0001	25.32	25.32
11/02	Withdrawal Transfer Fee	2.00-	23.32
11/02	Withdrawal Pos #860407 H-E-B #558 FRIENDSWOOD TX	23.32-	0.00
11/02	Deposit Transfer From Share 0001	7.83	7.83
11/02	Withdrawal Transfer Fee	2.00-	5.83
11/02	Withdrawal Pos #685073 CIRCLE K #2740594 CONROE TX	5.83-	0.00
11/02	Deposit Transfer From Share 0001	4.00	4.00
11/02	Withdrawal Transfer Fee	2.00-	2.00
11/02	Withdrawal Debit Card Consumer Debit Merch. Post: 11/03 VENMO* Visa Direct NY ref. 04248180000166025660250	2.00-	0.00
11/03	Deposit Transfer From Share 0001	66.06	66.06
11/03	Withdrawal Transfer Fee	2.00-	64.06
11/03	Withdrawal Pos #856859 SHELL SERVICE STATION DALLAS TX	16.21-	47.85
11/03	Deposit Transfer From Share 0001	43.18	91.03
11/03	Withdrawal Transfer Fee	2.00-	89.03
11/03	Withdrawal Debit Card Consumer Debit Merch. Post: 11/04 VENMO* Visa Direct NY ref. 04248180000119631196310	25.00-	64.03
11/04	Deposit Transfer From Share 0001	7.41	71.44
11/04	Withdrawal Transfer Fee	2.00-	69.44
11/04	Withdrawal Debit Card Consumer Debit Merch. Post: 11/04 TST* MOODYS KITCHEN BAR AUSTIN TX 04137460000034126341260	16.18-	53.26
11/04	Withdrawal Debit Card Consumer Debit Merch. Post: 11/03 HALF PRICE BOOKS #001 DALLAS TX ref. 04692160000031754317540	47.85-	5.41
11/04	Deposit Transfer From Share 0001	142.71	148.12
11/04	Withdrawal Transfer Fee	2.00-	146.12
11/04	Withdrawal Pos #622209 GUITAR CENTER #455 FORT WORTH TX	140.71-	5.41
11/04	Deposit Transfer From Share 0001	4.17	9.58
11/04	Withdrawal Transfer Fee	2.00-	7.58
11/04	Withdrawal Pos #211821 SHELL SERVICE STATION ARDMORE OK	2.17-	5.41
11/04	Withdrawal Adjustment Pos #211821 SHELL SERVICE STATION ARDMORE OK	2.17	7.58
11/04	Withdrawal Pos #446871 SHELL SERVICE STATION ARDMORE OK	2.17-	5.41
11/05	Deposit Transfer From Share 0001	16.49	21.90
11/05	Withdrawal Transfer Fee	2.00-	19.90
11/05	Withdrawal Debit Card Consumer Debit Merch. Post: 11/04 ARBY'S 5002036 ARDMORE OK ref. 04431060000021423214230	14.49-	5.41
11/05	Deposit Transfer From Share 0001	37.15	42.56
11/05	Withdrawal Transfer Fee	2.00-	40.56
11/05	Withdrawal Pos #407587 GARRISON F 1627 N MAIN ST US SHAMROCK TX	16.19-	24.37
11/05	Deposit Transfer From Share 0001	14.46	38.83
11/05	Withdrawal Transfer Fee	2.00-	36.83
11/05	Withdrawal Pos #920729 ALLSUP 102291 SANTA ROSA NM	12.46-	24.37
11/06	Withdrawal Debit Card Consumer Debit Merch. Post: 11/04 BURGER KING #16678 JARRELL TX ref. 04186160000000045000450	5.41-	18.96

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Date	Transaction Description	Amount	Balance
11/06	Deposit Transfer From Share 0001	12.00	30.96
11/06	Withdrawal Transfer Fee	2.00-	28.96
11/06	Withdrawal Debit Card Consumer Debit Merch. Post: 11/05 TACO BELL 26345 SHAMROCK TX ref. 04943000000013111131110	5.41-	23.55
11/06	Withdrawal Debit Card Consumer Debit Merch. Post: 11/06 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000072603726030	10.00-	13.55
11/06	Deposit Transfer From Share 0001	4.14	17.69
11/06	Withdrawal Transfer Fee	2.00-	15.69
11/06	Withdrawal Pos #063815 DOLLAR GENERAL #5731 DG 05731160 E HIGHWAY 5 BERNALILLO NM	2.14-	13.55
11/06	Deposit Transfer From Share 0001	114.29	127.84
11/06	Withdrawal Transfer Fee	2.00-	125.84
11/06	Withdrawal Pos #828543 DENNY'S CUBA NM	5.61-	120.23
11/06	Withdrawal Debit Card Consumer Debit Merch. Post: 11/06 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000092404924040	100.00-	20.23
11/07	Withdrawal Debit Card Consumer Debit Merch. Post: 11/05 BURGER KING #9479 OKLAHOMA CITY OK ref. 0418616000000006000060	2.05-	18.18
11/07	Deposit Transfer From Share 0001	102.00	120.18
11/07	Withdrawal Transfer Fee	2.00-	118.18
11/07	Withdrawal Debit Card Consumer Debit Merch. Post: 11/06 STARBUCKS STORE 08924 BERNALILLO N ref. 04692160000089480894800	6.68-	111.50
11/07	Withdrawal Debit Card Consumer Debit Merch. Post: 11/07 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000062107621070	100.00-	11.50
11/07	Deposit Transfer From Share 0001	23.61	35.11
11/07	Withdrawal Transfer Fee	2.00-	33.11
11/07	Withdrawal Pos #637641 Wal-Mart Super Center 0826 WAL-SAMS FARMINGTON NM	21.61-	11.50
11/07	Withdrawal Debit Card Consumer Debit Merch. Post: 11/05 IHOP#1490 OKLAHOMA CITY OK ref. 04692160000065206652060	11.50-	0.00
11/07	Deposit Transfer From Share 0001	5.25	5.25
11/07	Withdrawal Transfer Fee	2.00-	3.25
11/07	Withdrawal Pos #827056 LUPTON TRUCK STO LUPTON AZ	3.25-	0.00
11/08	Deposit Transfer From Share 0001	55.55	55.55
11/08	Withdrawal Transfer Fee	2.00-	53.55
11/08	Withdrawal Debit Card Consumer Debit Merch. Post: 11/08 VENMO* Visa Direct NY ref. 04248180000092597925970	15.00-	38.55
11/08	Deposit Transfer From Share 0001	4.00	42.55
11/08	Withdrawal Transfer Fee	2.00-	40.55
11/08	Withdrawal Debit Card Consumer Debit Merch. Post: 11/08 SQ *STUDIO 66 Holbrook AZ ref. 04692160000053716537160	5.56-	34.99
11/09	Deposit Transfer From Share 0001	1.72	36.71
11/09	Deposit Transfer From Loan 0200	19.31	56.02
11/09	Withdrawal Transfer Fee	2.00-	54.02
11/09	Withdrawal Debit Card Consumer Debit Merch. Post: 11/08 SQ *MOOOS CREAMERY Yuma AZ ref. 04692160000067831678310	7.45-	46.57
11/09	Withdrawal Debit Card Consumer Debit Merch. Post: 11/09 DD DOORDASH IHOP 855-973-1040 CA ref. 04492150000014911149110	34.99-	11.58
11/09	Withdrawal Debit Card Consumer Debit Merch. Post: 11/09 JACK IN THE BOX 1161 YUMA AZ ref. 04692160000003853038530	11.58-	0.00
11/12	Deposit Debit Card VENMO*Glazer Ryott New York City NY Date 11/12/23 04248180000438611386110 4829	196.50	196.50
11/12	Deposit Debit Card CASH APP*RYOTT*CASH OUT San Francisco CA Date 11/12/23 04016370000879453794530 4829	122.35	318.85
11/12	Withdrawal Debit Card Consumer Debit Merch. Post: 11/12 VENMO* Visa Direct NY ref. 04248180000560822608220	50.00-	268.85
11/13	Withdrawal Bill Payment #085723 STRAIGHTTALK*SERVICES 877-430-2355 FL	46.72-	222.13
11/13	Deposit Debit Card CASH APP*RYOTT*CASH OUT San Francisco CA Date 11/13/23 04016370000370401704010 4829	296.44	518.57
11/13	Withdrawal Debit Card Consumer Debit Merch. Post: 11/12 ALLEGNT AIR,8WL 702-5058888 NV ref. 04000970000023464234640	202.15-	316.42

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Date	Transaction Description	Amount	Balance
11/14	Withdrawal Debit Card Consumer Debit Merch. Post: 11/14 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000083603836030	25.00-	291.42
11/14	Withdrawal Pos #050459 DENNY'S #0002 1826 LAS VEGAS BLVD S LAS VEGAS NV	20.00-	271.42
11/14	Withdrawal Debit Card Consumer Debit Merch. Post: 11/13 SUPER 8 LAS VEGAS LAS VEGAS NV ref. 04431060000016031160310	113.00-	158.42
11/15	Deposit Transfer From Loan 0200	18.58	177.00
11/15	Withdrawal Transfer Fee	2.00-	175.00
11/15	Withdrawal Debit Card Consumer Debit Merch. Post: 11/15 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000073405734050	25.00-	150.00
11/15	Withdrawal Debit Card Consumer Debit Merch. Post: 11/15 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000015307153070	25.00-	125.00
11/15	Deposit Transfer From Loan 0200	12.00	137.00
11/15	Withdrawal Transfer Fee	2.00-	135.00
11/15	Withdrawal Debit Card Consumer Debit Merch. Post: 11/15 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000030904309040	10.00-	125.00
11/15	Withdrawal Debit Card Consumer Debit Merch. Post: 11/15 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000092305923050	100.00-	25.00
11/16	Withdrawal Debit Card Consumer Debit Merch. Post: 11/16 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000019002190020	10.00-	15.00
11/16	Deposit Transfer From Loan 0200	7.99	22.99
11/16	Withdrawal Transfer Fee	2.00-	20.99
11/16	Withdrawal Debit Card Consumer Debit Merch. Post: 11/16 CASH APP*RYOTT*ADD CASH 800-9691940 CA ref. 04793380000014007140070	10.00-	10.99
11/16	Withdrawal Debit Card Consumer Debit Merch. Post: 11/16 LYFT RIDE WED 11AM 855-865-9553 CA r 04492150000091099910990	10.99-	0.00
11/30	Deposit Transfer From Share 0001	205.77	205.77
11/30	Withdrawal Transfer Fee	2.00-	203.77
11/30	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 VENMO* Visa Direct NY ref. 04248180000407006070060	150.00-	53.77
11/30	Deposit Transfer From Share 0001	162.00	215.77
11/30	Withdrawal Transfer Fee	2.00-	213.77
11/30	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 VENMO* Visa Direct NY ref. 04248180000522999229990	75.00-	138.77
11/30	Deposit Transfer From Share 0001	60.41	199.18
11/30	Withdrawal Transfer Fee	2.00-	197.18
11/30	Withdrawal Debit Card Consumer Debit Merch. Post: 11/30 CASH APP*JAMIE DAVIS 800-9691940 CA ref. 04793380000074502745020	20.00-	177.18
11/30	Deposit Transfer From Share 0001	10.57	187.75
11/30	Withdrawal Transfer Fee	2.00-	185.75
11/30	Withdrawal Pos #057927 LITTLE CAESARS 3577-0002 2120 W MAIN ST RAPID CITY SD	8.57-	177.18

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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.