BLACK HILLS FEDERAL CREDIT UNION

CERTIFICATES, IRA CERTIFICATES, HSA CERTIFICATES, & ESA Certificates

Rates Effective November 1, 2026

Call the Credit Union at 605-718-1818 or 1-800-482-2428 for more information about rates and fees.

TERM	MINIMUM OPENING DEPOSIT	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MATURITY DATE
( ) 3 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 6 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 9 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 12 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 18 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 24 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 30 Month Certificate †	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 36 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 48 Month Certificate	$100 - $499.99* $500 +	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) 60 Month Certificate	$100 - $499.99* $500+	Daily	Monthly	( ) 4.00% ( ) 4.00%	3.92%	
( ) Other **	$ _____ +	Daily	Monthly	( )	( )	

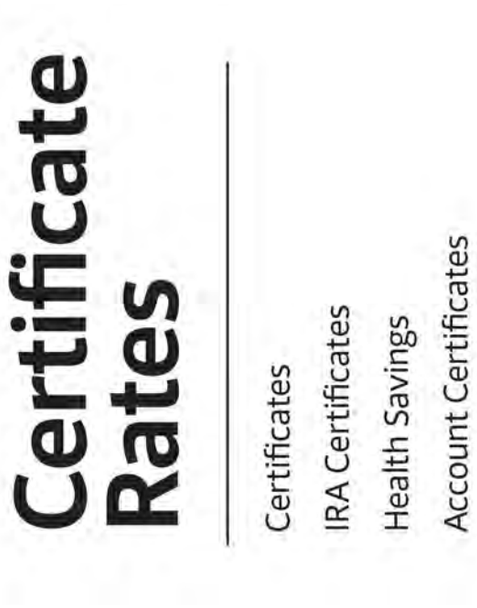
ADDITIONAL TRUTH-IN-SAVINGS TERMS, CONDITIONS, AND DISCLOSURES ARE PROVIDED ON THE REVERSE

****ESA Certificates Are No Longer Available as of 8/1/2025****

Certificate rates reflected on this disclosure are accurate as of November 1, 2026 and are subject to change without notice.
The rate received for a certificate will be the rate in effect on the date the certificate is opened or renewed.
Not valid for brokered deposits, institutional investors, or Public Funds.

Your savings and HSA accounts are federally insured by NCUA (National Credit Union Administration) to at least $250,000.
Your IRA accounts are federally insured by the NCUA up to $250,000.
Your ESA accounts are federally insured by the NCUA up to $250,000.
IRA, HSA, and ESA accounts may not be pledged, transferred or assigned.

* You must be a member of our VIBZ KID$ Club (age 12 and under) or our VIBZ*!* Teen Club (ages 13 to 17).
** Certificates opened with a term period between those listed above, i.e. Other will receive the applicable rate in effect for the lower term. For example, a certificate opened with a 28-month term will receive the applicable rate in effect for the 24-month certificate. These certificates will automatically renew at maturity for the lower term and applicable rate. You can prevent automatic renewal by contacting the credit union before maturity and informing us of your intention to withdraw the funds in the certificate account at maturity. All other terms and conditions in effect for the lower term certificate also apply.
† Bump-A-Rate feature is available upon request.



Black Hills FEDERAL CREDIT UNION
bhfcu.com | 605.718.1818

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

CERTIFICATES, IRA CERTIFICATES, HSA CERTIFICATES, & ESA CERTIFICATES

Rate Information. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. Withdrawal of dividends reduces earnings and the Annual Percentage Yield. For all certificates, the Dividend Rate and the Annual Percentage Yield are fixed and will be in effect for the term of the certificate except as stated in the next paragraph.

A Bump-A-Rate feature may be attached to any certificate term determined by the Board of Directors from time to time. With a Bump-A-Rate feature, you have the option to exercise a one-time rate change during the term of the certificate. The maximum amount of the Bump-A-Rate feature will be based on the rate currently in effect for a certificate account with a similar term. A certificate with a Bump-A-Rate feature is a variable rate account and the dividend rate and annual percentage yield may change. The Dividend Rate and the Annual Percentage Yield disclosed for a Bump-A-Rate certificate do not take into consideration a rate change during the term.

Minimum Balance Information. The minimum balance required to open each certificate type is set forth on the reverse side.

Daily Balance Computation Method. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the certificate account each day.

Compounding. Dividends are compounded daily.

Crediting. Dividends will be credited to your certificate account every month. Alternatively, you may choose to have dividends transferred to another BHFCU account every month rather than credited to the certificate account.

Accrual of Dividends. For cash and non-cash deposits, dividends will begin to accrue on the business day you place them in your certificate account. Dividends are available to the owner(s) of the certificate once the dividends have been paid and may be withdrawn at no penalty.

Dividend Period. For these account types, the dividend period begins on the date the certificate is opened and ends on the stated maturity date.

Partial Withdrawals. Partial withdrawals are allowed prior to maturity. The amount withdrawn is subject to early withdrawal penalties. The remaining balance must meet the minimum opening balance requirements.

Certificate, IRA Certificate, HSA Certificate, and ESA Certificate Early Withdrawal Penalties. For certificates with terms 1 year or less, the penalty is the greater of 1% of the amount withdrawn or all dividends for 90 days on the amount withdrawn. For certificates with terms greater than 1 year but less than 36 months, the penalty is the greater of 1.5% of the amount withdrawn or all dividends for 180 days on the amount withdrawn. For certificates with terms of 36 months or more, the penalty is the greater of 2% of the amount withdrawn or 180 days of dividends on the amount withdrawn. If at maturity, an IRA certificate is withdrawn and the member is under 59 1/2 years old and is not disabled, a penalty of $10.00 shall be charged for the withdrawal.

Exceptions to Certificate, HSA Certificate, and ESA Certificate Early Withdrawal Penalties. A dividend penalty will not be imposed for early withdrawals of certificate funds in the event the withdrawal is subsequent to the death or disability of any owner listed on the certificate. However, if the member was disabled at the time the certificate was opened, the "Exception to Certificate Early Withdrawal Penalties" does not apply.

Exceptions to IRA Certificate Early Withdrawal Penalties. A dividend penalty will not be imposed if (1) the IRA account holder is 73 and the withdrawal is required to meet the normal or required IRS distribution of retirement funds; or (2) the IRA account holder is deceased or disabled.

Renewal Policy. These certificates will automatically renew at maturity for the same term at the current Dividend Rate available. You can prevent automatic renewal by contacting the credit union before maturity and informing us of your intention to withdraw the funds in the certificate account at maturity.

Grace Period. There is a 10-calendar day grace period. If the certificate is withdrawn during the grace period, dividends shall be paid through the date of the certificate redemption. If the certificate is withdrawn after the grace period, the appropriate Early Withdrawal penalty will apply from the renewal date.

Exceptions to Renewal Policy for VIBZ! Teen Club Members. Certificates maturing on accounts of VIBZ! Members after they reach the age of 18 must meet the minimum balance requirement of $500 or the funds will revert to the Regular Share Account and earn the current dividend rate and annual percentage yield in effect at that time.

Account Limitations. After a certificate account is opened, you may not add funds to the certificate account until the maturity date stated on the certificate.

Par Value of Share. The par value of a share required for membership is $5.00.

Please refer to our separate Schedule of Fees for fees applicable to each particular account.

FEES OR OTHER CONDITIONS COULD REDUCE THE EARNINGS ON YOUR ACCOUNT.