BLACK HILLS FEDERAL CREDIT UNION SAVINGS RATES

Rates Effective November 1, 2026

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

SHARE TYPE	MINIMUM OPENING DEPOSIT	MINIMUM DAILY BALANCE REQUIRED TO AVOID A FEE	DIVIDENDS COMPOUNDED & CREDITED	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
( ) Regular Share ( ) VIBZ KID$ Share ( ) VIBZ*!* Share Keenager Share *No longer available*	$5.00	$5.00	Monthly	.05%	.05%
( ) Non-Dividend Bearing Regular Share	$5.00	$5.00	N/A	N/A	N/A
( ) Non-Dividend Special Share	None	None	N/A	N/A	N/A
( ) Special Share	None	None	Monthly	.05%	.05%
( ) Premier High-Yield Money Market	None	None	Monthly	See Rate Tier	See Rate Tier
( ) IRA Share ( ) HSA Share ( ) ESA Share *No longer available*	None	None	Monthly	.65%	.65%
( ) Freedom Share Draft/Checking ( ) HSA Freedom Share Draft/Checking	None	None	N/A	N/A	N/A
( ) Ultimate Share Draft/Checking ( ) HSA Ultimate Share Draft/Checking	None	$1,500.00	Monthly	.15%	.15%

SHARE TYPE	DAILY BALANCE TIER REQUIRED TO OBTAIN APPLICABLE APY	MINIMUM DAILY BALANCE REQUIRED TO AVOID A FEE	DIVIDENDS COMPOUNDED & CREDITED	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
( ) Premier High-Yield Money Market	$ 0 - $ 9,999.99	None	Monthly	0.70%	0.70%
	$ 10,000 - $ 49,999.99			0.95%	0.95%
	$ 50,000 - $ 99,999.99			1.15%	1.14%
	$100,000 - $249,999.99			1.65%	1.64%
	$250,000 - $499,999.99			2.20%	2.18%
	$500,000 - $749,999.99			2.45%	2.42%
	$750,000 - $999,999.99			2.90%	2.86%
	$1M+			3.15%	3.11%

RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE.

The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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. IRA and HSA accounts may not be pledged, transferred or assigned.

*Or an initial deposit of $5.00 and an authorization of a payroll deduction deposit amount of a minimum $5.00 bi-weekly or $10.00 monthly will allow you to open the account.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Regular Share Account | **VIBZ KID$ Club Share Account (You Must Be 12 Years or Younger)** | ***VIBZ!* Teen Club Share Account (You Must Be 13 – 17 Years Old)** | **Keenager Share Account *No longer available as of 5/1/2017***

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and non-cash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Minimum Balance Requirements. The minimum deposit required to open these accounts and to earn dividends is $5.00.

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

Dividend Period. For these account types the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the regular monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

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

NON-DIVIDEND BEARING ACCOUNTS

Minimum Balance Requirements. The minimum deposit required to open a Non-Dividend Bearing regular share account is $5.00. There is no minimum deposit for Non-Dividend Special Share.

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

SPECIAL SHARE ACCOUNT

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Minimum Balance Requirements. No minimum balance requirements apply to this account.

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

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Not valid for brokered deposits, institutional investors, business accounts, or Public Funds.

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

Savings Rates

Savings
Premier High-Yield
IRA Savings
Health Savings Account
Ultimate Checking



PREMIER HIGH-YIELD MONEY MARKET ACCOUNT

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Minimum Balance Requirements. No minimum balance requirements apply to this account. However, this account is a tiered account which pays the stated dividend rate that corresponds to the applicable deposit tier on the full balance in the account. See applicable rates as set forth on 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 account each day.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

IRA, HSA, & ESA SHARE ACCOUNTS

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Minimum Balance Requirements. The minimum deposit to open this account is $100 or an initial deposit of $5.00 and an authorization of a payroll deduction deposit amount of a minimum $5.00 bi-weekly or $10.00 monthly.

Daily Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the account balance at the end of each day.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

IRA Share Savings Early Withdrawal Penalties. If funds are withdrawn from an IRA Share Savings account and the member is under age 59 1/2 and is not disabled, a penalty of $10.00 shall be charged for each withdrawal of funds. This does not apply to HSA share accounts.

FREEDOM & HSA FREEDOM SHARE DRAFT/CHECKING ACCOUNTS

Minimum Balance Requirements. The is no minimum deposit required to open a Freedom or HSA Freedom Share Draft/Checking account. No minimum balance requirements apply to this account.

ULTIMATE & HSA ULTIMATE SHARE DRAFT/CHECKING ACCOUNTS

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Minimum Balance Requirements. No minimum deposit is required to open this account. However, you must maintain a minimum daily balance of $1,500 in your account to avoid a monthly fee. If, during any month, your daily balance is below the required minimum, your account will be subject to a monthly fee once during the statement cycle. Refer to the **Schedule of Fees** for applicable fees.

Daily Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day a minimum balance of $1,500 is maintained.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

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.