

ANNUAL REPORT

2017

Rushmore Consumer Credit Resource Center
2310 North Maple Avenue
Rapid City SD 57701



Divisions:
Consumer Credit Counseling Service of the Black Hills
American Center for Credit Education

RCCRC

Rushmore Consumer Credit Resource Center
2310 North Maple Avenue
Rapid City SD 57701

Fred Anderson
Retired

Austin Bernhard
American Bank & Trust

Rick Brady
Black Hills Community Bank

Donna Danielson
Pioneer Bank and Trust

DeeAnn Dietrich
Black Hills Federal Credit Union

Todd Eddy
BankWest

Lana Griencewic
Black Hills Energy

Patty Hogan
US Bank

Angie Mortimer
Graduate Client Representative

Dave Mortimer, Treasurer
Coldwell Banker

Daphne Perez
EAFB Family Readiness Center

Todd Schweiger
Attorney at Law

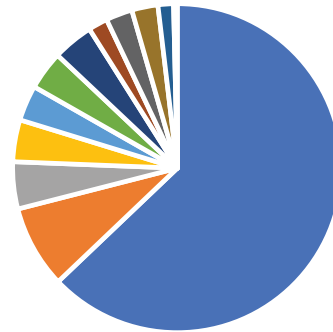
Dave Semerad
West River Electric Association

Corey Weber, Chairwoman
Department of Social Services

Dennis Whetzal
Whetzal Law Offices

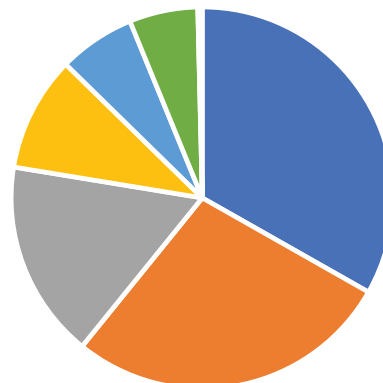
Bonnie Spain
CEO/Executive Director

RCCRC Expenses



- Payroll
- Depreciation
- Occupancy
- Insurance
- Outside Services
- Advertising & Promotion
- Dues
- Tavel
- Office
- Maintenance
- Production Costs & Fees

RCCRC Support



- Grants
- Client Fees
- Other Support
- Education Programs and Projects
- Business Fair Share Contributions
- United Way Support

CCCS of the Black Hills

MISSION STATEMENT

Helping improve financial stability through counseling and education.

Programs

Financial & Housing Counseling - Taking action to improve financial stability

518 individuals & families served

98.0% have set financial goals

97.7% plan to use a budget

98.8% intend to follow through on their action plan

97.2% expect their financial situation to improve as a result of the counseling

99.5% are satisfied with our services

Client comment: "I did not feel pressured, embarrassed or humiliated like I thought I would. I am hopeful for financial success! Thank you."

Financial Education Outreach – Gaining knowledge to make informed financial decisions and change behaviors

1,425 individuals educated.

Programs provided for: Aspire, Cheyenne Housing Authority, Experience Works, Headlines Academy, Job Corp, Men's Minimum Security Prison, Oglala Lakota College, Partnership for Native Americans, Pennington County De-Tox, Project Search, SD Department of Labor SD National Guard, SD Women's Prison, US Air Force, Veterans Administration, Western Dakota Technical Institute, and Youth and Family Services. Also classes for clients and the community.

Client Comment: "I've learned some new tools and feel this will help me to make better more beneficial credit choices."

Debt Management – Paying down debt and improving credit

Returned \$1,426,213 back to the community

Of accounts closed in 2017, 39.3% reached their goal of being debt free and paid their accounts in full and 19.6% were in a position to handle their affairs on their own

95.9% of clients using the Debt Management Program feel they are making progress towards their financial goals

Client comments: "I am beginning to feel that my 5-year goal is achievable. Could not have done it without the basic training and huge support of your staff!"

Bankruptcy Counseling & Debtor Education – When the last option is starting over

144 clients served

96% felt the learning materials were helpful.

96% will use a budget at home.

Average Debtor Education Pre-test score 62% Post-test score 94%

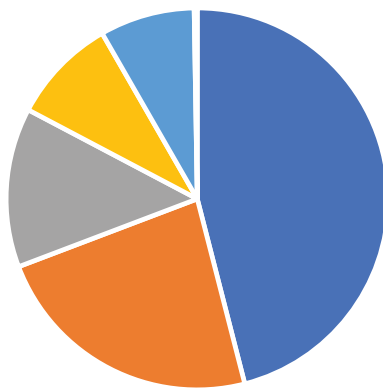
Client Comment: "I am interested in learning more. the last 5 or 6 years have been hard and a blur but I do know that I can get my financial life straightened out. I thought this course would be impertinent to me but was wrong, many things in both courses opened my eyes to many avenues that I can take to get back on my feet again. Thank you"

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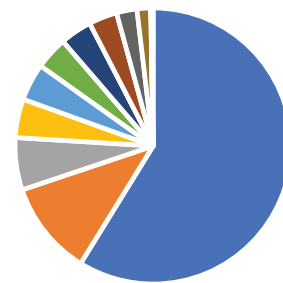
Better Business Bureau Member, COA Accredited, EOUST approved to provide pre-filing credit counseling and pre-discharge debtor education, HUD Approved Housing Counseling Agency, Member NFCC, SDHDA HERO Approved Provider, United Way Agency in Rapid City, Sturgis, Northern Hills, Pierre

CCCS Support



- Grants
- Client Fees
- Business Fair Share Contributions
- Other Support
- United Way Support

CCCS Expenses



- Payroll
- Advertising and Promotion
- Maintenance
- Occupancy
- Insurance
- Outside Services
- Office
- Depreciation
- Dues
- Travel

CCCS receives COA reaccreditation through 12/31/2021

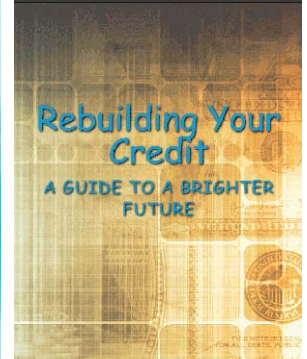
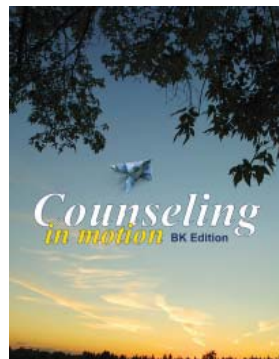
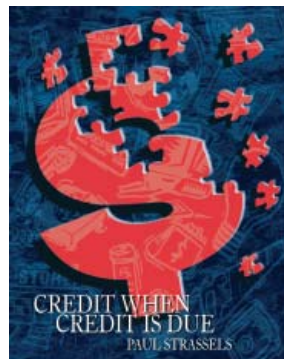
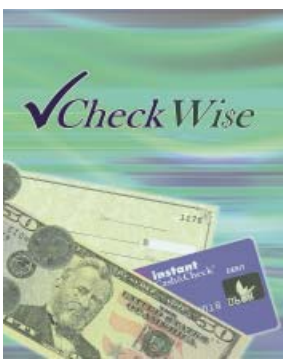
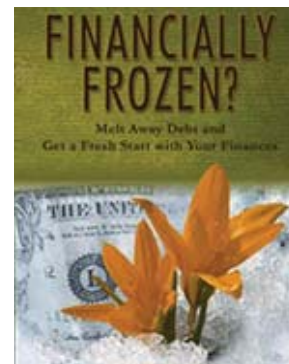
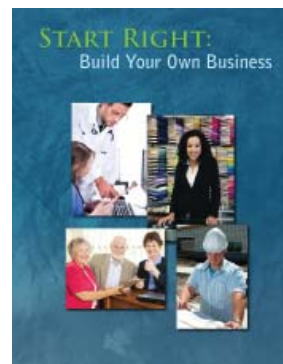
COA reaccreditation is the formal evaluation of an organization or program against best practice standards. Accreditation signifies to all stakeholders that:

- Services meet best practice standards
- Services are delivered by appropriately trained staff
- Services are provided in a safe and respectful environment
- Privacy is protected
- Services support positive outcomes
- Services are culturally competent
- Service environments are efficient, effective, and supported by a quality improvement-oriented culture
- Sound financial management practices are in place
- Practices are ethical
- Strategic plan is current, relevant, and monitored
- Policies and procedures address conflict of interests, preferential treatment, accountability, and delegation of authority
- Organizational operations are efficient
- Risk management policies and systems that prevent fraud are in place

Financial Education Programs By American Center for Credit Education

MISSION STATEMENT

Providing financial education and counseling programs that assist individuals and families to manage financial resources



Effective financial education programs that make a difference.

I'm amazed by this course and the information I will take away to make my financial problems better... Everything was good. The course was very helpful to me and I will apply to my success in managing my financial situation more responsibly..... Thank you and Bless you

I was skeptical at first as I am an educated fellow, but reading the information in such a short, well-organized fashion, especially credit score calculations, really helped me to grasp the information in a memorable way. I will use it when I teach my students and children. Thank you.

Very informative, easy to follow & absorb. This program has helped me create a list of questions I will ask to be clarified by my loan officer/lender. I would very highly recommend this program to anyone considering a home loan of any kind. Thank you for providing this service!!

Financial Education Programs By American Center for Credit Education

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Creating programs consumers need now, ACCE introduced its newest program in 2017, *Cut Through the Confusion on Health Insurance and Medical Bills* to help individuals and families make more informed choices. According to a 2017 report by the Urban Institute, medical bills contribute to the financial insecurity for many Americans. A 2017 survey by Creditcards.com, revealed that money is keeping 65% of Americas awake at night with health care or insurance costs the primary source of anxiety.

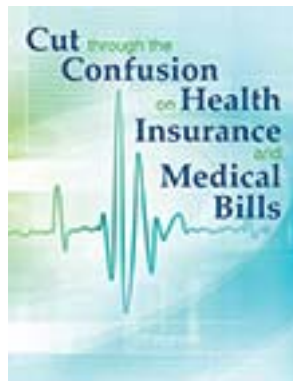


TABLE OF CONTENTS

SECTION ONE: HEALTH INSURANCE

- Part 1 Terms to Know
- Part 2 Types of Insurance
- Part 3 Conducting a Health Inventory
- Part 4 Comparing Insurance Plans
- Part 5 Traveling and Insurance
- Part 6 Knowing Your Coverage

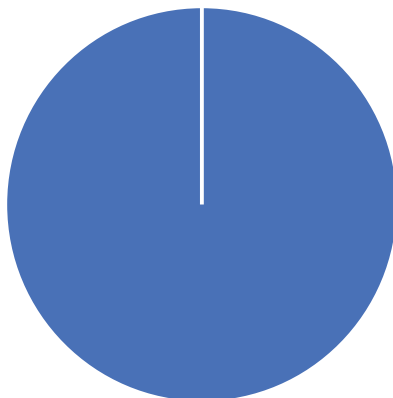
SECTION TWO: MEDICAL BILLS

- Part 1 Finding Out the Cost of a Medical Procedure
- Part 2 Reviewing Your Bill
- Part 3 Explanation of Benefits (EOB)
- Part 4 Making an Appeal to Your Insurance Company
- Part 5 Medical Files to Keep
- Part 6 Managing Your Medical Expenses

SECTION THREE: RESOURCES TO HELP YOU

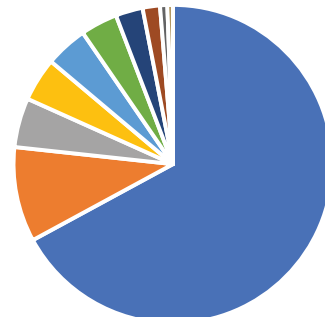
- Part 1 Keeping Medical Expenses to a Minimum
- Part 2 Tools
- Part 3 Additional Resources

ACCE Support



■ Education Programs and Projects

ACCE Expenses



■ Payroll

■ Depreciation

■ Insurance

■ Production Costs and Fees

■ Occupancy

■ Tavel

■ Office

■ Maintenance

■ Bad Debt