

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



Working
for the
Financial Wellness
of All



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

CCCS of the Black Hills

MISSION STATEMENT
Helping improve financial stability through
counseling and education.

Supporting the Financial Wellness of Every Person in Our Community

FINANCIAL & HOUSING COUNSELING

Sometimes, in our lives the best path forward is not clear. For individuals and families with financial questions on how to deal with unemployment, divorce/end of a relationship, medical expenses, death, taking care of elderly parents, and more, we provide financial counseling. We meet with the individual/family and develop a personalized action plan to guide them.

For individuals and families looking to rent their first home, facing eviction, looking to purchase their first home, facing foreclosure, or wanting to maintain their current home, whether they are renting or buying, we provide housing counseling. Obtaining and maintaining safe and affordable housing is the priority for every individual and family.

In 2018, 528 households were served. This brings us to a total of 45,268 households served.

FINANCIAL EDUCATION OUTREACH

Education is the key to making positive, informed financial decisions. CCCS of the Black Hills programs help individuals budget, improve their credit, lease an apartment, purchase a home, get a car loan, overcome financial hardships, and more. In 2018, we partnered with the following organizations, providing financial and housing education programs for their clients: Behavior Management Systems, Community Work Center, Community Alternatives of the Black Hills, Cornerstone Apartments, Cheyenne Housing Authority, Ellsworth AFB, Habitat for Humanity, Job Corp, Lutheran Social Services, Oglala Lakota College, Passages, Pennington County De-Tox, Pennington County Jail, Prairie Wind Casino, Rosebud Economic Development Corporation, SD Department of Labor, SD Women's Prison, Veterans Administration, and Youth and Family Services.

In 2018, 1,837 individuals participated in our financial and housing education programs. This brings us to a total of 85,095 individuals educated.

DEBT MANAGEMENT

Sometimes life gets tough and people struggle to repay their debts. This creates an imbalance in our community. With the debt management (repayment) program, individuals and families repay their debt, decrease their debt load, improve their credit, and increase their financial stability. At the same time, balance is restored as businesses recover dollars owed them. It is a win-win for the entire community.

In 2018, CCCS returned \$1,461,499.67 back to the community on behalf of our debt management clients. This brings us to a total of \$57,531,977.08 returned to the community.

BANKRUPTCY COUNSELING & DEBTOR EDUCATION

There are times when an individual/family has exhausted all their options and bankruptcy is their only option. CCCS of the Black Hills is approved by the Executive Office of the US Trustees to issue certificates for pre-filing credit counseling and pre-discharge debtor education.

In 2018, 84 individuals participated in these services for a total of 5,041 individuals assisted.

CCCS of the Black Hills

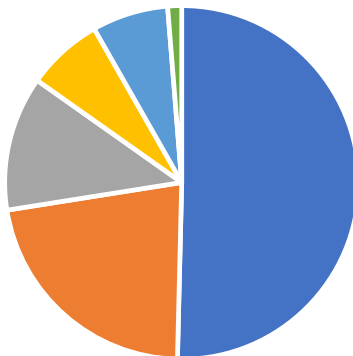
Rushmore Consumer Credit Resource Center
2310 North Maple Avenue
Rapid City SD 57701

Why People Trust Us

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 Education Approved Provider
United Way Member Agency in Rapid City, Sturgis, Northern Hills
and
Serving Our Community for 44 years

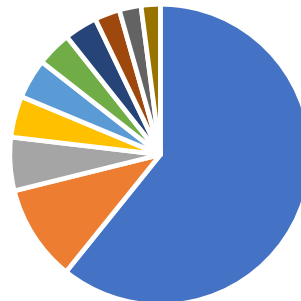


CCCS Support



■ Grants
■ Client Fees
■ Business Fair Share
■ Other Support
■ United Way
■ Lease Income

CCCS Expenses



■ Payroll, Taxes & Benefits
■ Outside Services
■ Advertising
■ Office
■ Maintenance
■ Occupancy
■ Dues
■ Travel
■ Depreciation
■ Insurance

CCCS of the Black Hills

MISSION STATEMENT
Helping improve financial stability through
counseling and education.



Amy's Story

Amy was just 23 years old when she came to CCCS of the Black Hills. Her relationship with her significant other had ended. She thought it ended on good terms. Then she found out the debt was in her name and all her responsibility. She had to move back home - and moved in with her Dad.

Amy said, "my financial situation left me feeling defeated and a burden to my Dad." On top of the debts from her relationship Amy incurred medical debts. She was going to school and working part-time.

She went to CCCS of the Black Hills. She enrolled in the repayment program. Amy said, "the harassing calls stopped, my payments were manageable, and the staff was great to work with." In two and a half years Amy paid all her account in full.

Today, Amy says, "life is GREAT! I reached a 700+ credit score for the first time. I have never been more proud of myself. I paid my debt off sooner than anyone anticipated."

When asked if there was anything Amy wanted people to know who might be experiencing the same kind of issues, Amy said, "there is hope and people who care at CCCS of the Black Hills."

Amy's situation is not unique. It is not unusual for one person in a relationship to be stuck with all the debt. In so many cases all a person needs is a hand up to overcome their challenges.

**Special thanks to
South Dakota Housing Development Authority HERO Program
for their extra support of housing and financial counseling in 2018.**

CCCS of the Black Hills

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

We would like to thank the following organizations for their support of financial wellness in 2018.

Presidential Sponsor

South Dakota Housing Development Authority HERO Program

Gold Sponsors

United Way of the Black Hills
Gwendolyn L. Stearns Foundation
Citi
Wells Fargo Housing Foundation

Silver Sponsors

US Bank Foundation

Bronze Sponsors

Black Hills Area Community Foundation
Black Hills Energy
Black Hills Federal Credit Union
Pioneer Bank and Trust

Friends

BankWest
West River Electric Association
First National Bank
SD Department of Labor – Giving Program



We would also like to thank our anonymous donors

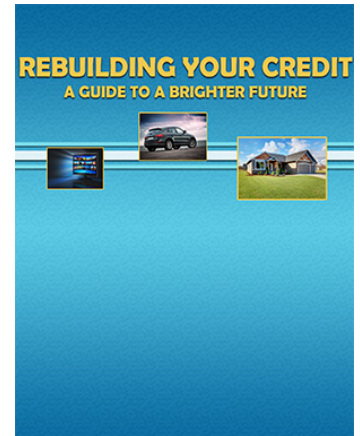
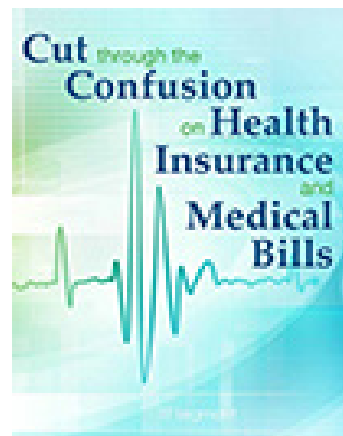
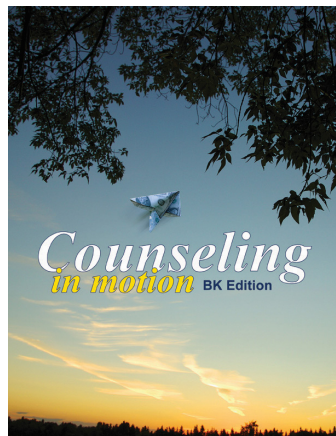
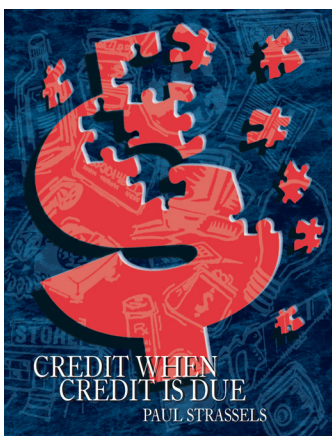
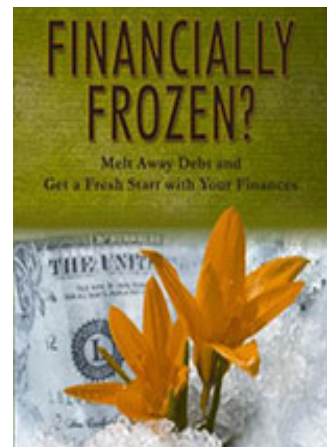
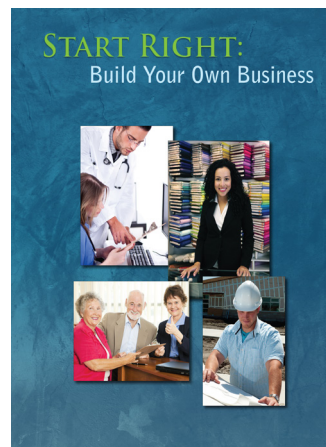
American Center for Credit Education

MISSION STATEMENT

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

21,680 financial education programs distributed in 2018. This brings us to a total of 1,778,019 programs.

ACCE works with organizations across the United States including: community development corporations, credit counseling agencies, family support centers, housing agencies, native organizations, and more. Books were shipped as far away as Puerto Rico and Turkey in 2018.



American Center for Credit Education

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

We believe that education – at any age – is key to making positive, informed financial decisions. We know that financial literacy is not always something we are taught early on. We are proud to provide programs, tools and support that fill that gap.

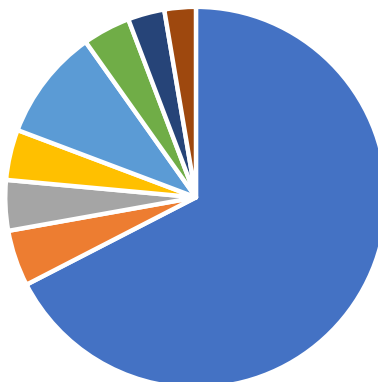
I am so grateful for this course, I learned a lot. I will start practicing some of the steps immediately, I only wish I have known and taken this course before, maybe it would have saved me from getting into financial management trouble. Thank you for this course.

Because of this, I will be spending the weekend putting together a very clear budget starting from scratch. Thank you.

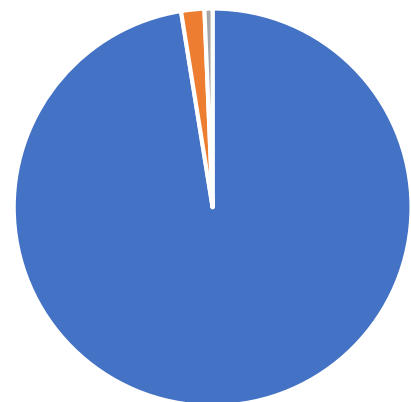


I LOVED this program! I gained great insight on the home buying process.

ACCE Expenses



ACCE Support



■ Education Programs ■ Lease Revenue ■ Interest

■ Payroll, Taxes and Benefits ■ Maintenance
■ Production Costs and Fees ■ Occupancy

■ Depreciation
■ Travel

■ Office
■ Insurance

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

2018 Board of Directors

Fred Anderson
Retired

Austin Bernhard
American Bank & Trust

Rick Brady
Black Hills Community Bank

Donna Danielson, Secretary
Pioneer Bank and Trust

DeeAnn Dietrich, Vice Chairwoman
Black Hills Federal Credit Union

Todd Eddy
BankWest

Lana Griencewic
Black Hills Energy

Angie Mortimer
Graduate Client Representative

Dave Mortimer, Treasurer
Coldwell Banker

Tina Rawstern
US Bank

Daphne Perez
EAFB Family Readiness Center

Patty Schlimgen
Retired

Todd Schweiger
Attorney at Law

Dave Semerad
West River Electric Association

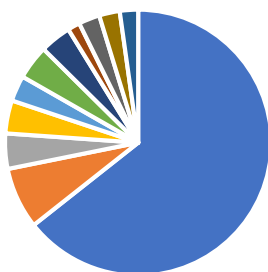
Corey Weber, Chairwoman
Department of Social Services

Dennis Whetzal
Whetzal Law Offices

Bonnie Spain
CEO/Executive Director

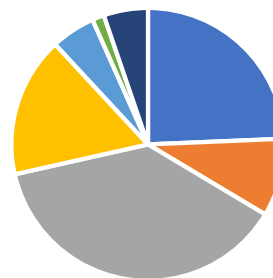


RCCRC Expenses



- Payroll, Taxes & Benefits
- Depreciation
- Occupancy
- Insurance
- Outside Services
- Advertising
- Dues
- travel
- Office
- Maintenance
- Production Costs & Fees

RCCRC Support



- Ed. Programs and Projects
- Grants
- United Way Support
- Other Support
- Business Fair Share
- Client Fees
- Lease Revenue