



If you are like most Americans, you likely still have holiday shopping to knock out. We certainly encourage you to shop local and support our Black Hills community, but whether you shop local or make your purchases online, consider using your Highmark VISA Card. You will earn double rewards and double cash back (2.5%) through December 31st. And you still have time to apply. With no annual fee and low interest rates, it's also a great gift to yourself. Transfer balances off high interest cards and come home to Highmark Credit Union.

[Don't Have a Highmark VISA? Apply Today](#)

Do you know the history of Saint Nick?

Santa Claus—otherwise known as Saint Nicholas or Kris Kringle—has a long history steeped in Christmas traditions. Today, he is thought of mainly as the jolly man in red who

brings toys to good girls and boys on Christmas Eve, but his story stretches all the way back to the 3rd century, when Saint Nicholas walked the earth and became the patron saint of children. [Learn More About The History Here.](#)



Did you know that Santa Claus is known as Pere Noel in France and Babbo Natale in Italy?

Consider Skipping Your Loan Payment This Month

Even if you took advantage of our recent COVID Skip-A-Pay, you can skip one payment in two of the following months: November, December, 2020 or January 2021. You just can't skip a payment in two consecutive months. Fees apply.



Don't Get Tangled Up In Holiday Expenses

Skip Your Highmark Loan Payment Instead

HIGHMARK
CREDIT UNION | highmarkfcu.com
800.672.6365
Insured By NCUA.

Yes. I want to Skip A Pay!

Guess Who Is Taking Advantage of Rates?

Whether still shopping for a different home, your first home or simply wanting to bring that payment down, you can reach our Mortgage Department from anywhere with online banking.

[Start Your Application Here](#)

Start Your Application Here



Apply for your Home Loan Anywhere. Anytime.

Call, Go Online Or Chat For Your Loan. Anywhere. Anytime.

Out and About in The Hills



So...this young man has decided it is time to retire. Kelly has been a key member and leader within Highmark for years, having led the Custer branch since 1971...oops....that should be 2006. He has decided to spend more time around swimming pools and his family. We wish you the best, Kelly! Thank you for your smile, laughs, and selfies.



Dallerie and the Belle Fourche Highmark Team designed and decorated this gorgeous Christmas wreath that sold for \$800 at the recent Festival of Trees held in Belle Fourche on Giving Tuesday. The event raised money that will go to The Belle Fourche Ministerial Assoc, Senior Meals Program, Kids and Cops, and the Greater Fourche Foundation.



Highmark sponsored Saturday's Winter Market Christmas Festival at the City of Box Elder. Santa was on site for the kiddos and




We are pretty excited about our new deposit - taking 24 HOUR ATM in Custer! From what I hear, it is the only one of its kind in the city. So

the newly planted Christmas tree was lit. It was a very well attended evening.

while our Custer lobby remains closed, feel free to deposit or withdraw from the new ATM!

Upcoming Holiday Closures

- December 24 - Closing at 1:00 pm
- December 25 - Closed for Christmas
- December 31 - Closing at 1:00 pm
- January 1 - Closed for Happy New Year



*Stay Home.
Stay Safe.
Stay Connected.*

Help protect yourself, your family, our employees and the community by banking remotely at Highmark.

Icons: Smartphone, Laptop, Telephone

Deposit Checks	✓		800.672.6365
Message Us/Talk	✓	✓	✓
Apply for a loan	✓	✓	✓
Transfer Funds	✓	✓	✓
Make Loan Pmt	✓	✓	✓
Skip A Loan Pmt	✓	✓	✓
Pay Bills	✓	✓	
View eStatements	✓	✓	
Open An Account	✓	✓	✓

Download the Highmark App at the Apple App Store or Google Play.



highmarkfcu.com
800.672.6365

Covid-19 Updates and Changes to Lobby Hours Here

**Giving Back In
December**

Highmark is pleased to announce we were able to donate to four worthy non profit organizations in our area this past month. The following organizations each benefitted from a \$500 donation:

- BH Area Habitat for Humanity (see video here)
- Volunteers of America
- Feeding South Dakota
- GARF (Gillette Abuse Refuge Foundation)



Join us to meet our goal of purchasing Christmas gifts for deserving children at the Black Hills Home Society. Simply drop off your cash/check donation at our Rapid City Drive-Thru before December 14th. More Information on how to donate is here.

[Learn How To Donate Here](#)

Get To Know the Highmark Difference - Meet Our Staff



Do you know what makes Highmark special? It's our team of caring, smart, and committed professionals. With our lobby closed it is harder to stay in touch with our employees and meet our new team members, so we created a web page for you to get to know a bit more about our folks. Enjoy! And from our family to yours, Merry Christmas and Happy New Year!

Meet Tim Palmer, his wife, Kristi, Otis (kitty), Ellis (retriever) and Gryffin. Tim is on our Commercial Lending Team and looks forward to

*helping your business secure
funding and grow.*



Meet Our Staff



Rapid City

Spearfish

Belle
Fourche

Custer

Gillette

Highmark Credit Union

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Reach Out To Us

