

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

Providing underserved individuals and families with training, counseling, and financial literacy.

**Financial Education programs: 1,862,086
Dollars Disbursed \$63,429,377**



Divisions:

**Consumer Credit Counseling Service of the Black Hills (CCCSBH)
American Center for Credit Education (ACCE)**

CCCS of the Black Hills

DIRECTORS STATEMENT

One Year as Director: Looking Back and Looking Ahead

It has been a year since I officially became Executive Director of Rushmore Consumer Credit Resource Center, and I can honestly say that the year has been both challenging and rewarding in ways I could not have anticipated. When I stepped into the position in June 2025, I was nervous. I had been the Assistant Director for roughly a year and had taken over some of the reporting responsibilities, but there was still a great deal about the day-to-day operation of the organization that I had not been involved in. Much of what Bonnie had managed during her many years as Director had simply become second nature to her. There was a tremendous amount of institutional knowledge that existed because she had been doing the job for so long.

I came to RCCRC with experience managing an office from my years as a financial advisor, but there was an important difference. At that time, I had a large organization behind me that handled much of the administrative, compliance and operational work. As Executive Director of a small nonprofit, there was no large organization waiting to handle those things. They were now my responsibility.

At the same time, I was excited. During my time as Assistant Director, I had ideas about expanding our programs and reaching groups we had not traditionally served. Becoming Director meant, I finally had the opportunity to explore whether those ideas could become reality.

What I did not fully appreciate was just how much happens behind the scenes to keep a small nonprofit operating.

During my first year, we went through reaccreditation and a HUD three-year review. There were grant applications, grant reporting and grant appreciation. We had to manage relationships with organizations that utilize our programs, maintain community partnerships, develop annual budget projections and maintain the books. None of that includes the actual counseling, education and outreach that people see when they interact with RCCRC.

Before I became Director, everyone had a role that helped distribute that workload. The system worked because people knew their responsibilities and, in many cases, had been doing them for years.

Then our Administrator became ill toward the end of the year and passed away shortly afterward. She had been with RCCRC for 25 years. She knew her job inside and out and could accomplish things without needing much direction because she had so much experience. Suddenly, I had to learn enough of her position to understand it, keep it moving and eventually teach someone else how to do it. This was draining.

For much of the first year, it felt as though every day brought a new fire that needed to be put out. But somewhere along the way, I began to understand the larger picture. I started putting systems in place that worked for me and helped me see what was coming instead of simply reacting to it.

The fires have not disappeared, but they have become small embers.

Perhaps the biggest lesson of this first year has been understanding what RCCRC really means to the people we serve.

Before coming to RCCRC, I believed my financial background could allow me to make a difference in the community. I had never worked for a nonprofit, but I knew the work could be rewarding. One of my early clients reinforced that belief in a way I will never forget.

CCCS of the Black Hills

DIRECTORS STATEMENT

She came to our office from Eagle Butte feeling overwhelmed and defeated by her financial situation. She had retired with what appeared to be a very solid financial foundation. She had a pension, Social Security and a monthly tribal stipend. She had worked hard and wanted to enjoy her retirement.

She purchased a vehicle she wanted, made some other purchases and believed she could comfortably manage her expenses. Then life changed. She was diagnosed with cancer, which brought additional medical expenses and frequent trips to Rapid City. The cost of transportation and other expenses began putting pressure on her budget.

Trying to solve one problem led to another.

When we met, she told me that she was overwhelmed. She had allowed what she wanted to outweigh what she could reasonably afford. We sat down and worked through the numbers.

The answer wasn't to tell her that she had made terrible decisions. It was to help her understand what was actually happening and identify what she could change.

We determined how to reduce some unnecessary expenses, address her insurance and banking costs, and work with housing resources to bring her mortgage current. More importantly, we talked about the difference between wants and needs, the true cost of purchases, and how spending decisions made today affect financial security tomorrow.

Within a month, her situation had changed dramatically. Her monthly expenses were reduced by roughly \$1,000. Her mortgage was brought back on track with assistance from housing resources, and she had a positive budget.

But the most important change wasn't the \$1,000 in monthly savings.

It was the change in her outlook.

She came into our office feeling defeated. She left understanding that she had options and that she could take control of her finances.

That is why we do this work.

Over the past year, I have also developed a much greater appreciation for the relationships RCCRC has built over decades. Our partners give us access to people we might never reach on our own. They trust us enough to refer their clients to us, and community members share our information with family and friends who need help.

Those relationships are one of RCCRC's greatest strengths.

I have also learned that those relationships cannot be taken for granted. Partnerships can be fragile. Staff turnover can change relationships. Organizations evolve, and the services we provide have to remain relevant and continue to be communicated. A relationship that has existed for decades still needs attention.

Looking ahead, that may be one of the most important opportunities for RCCRC.

Today, I believe we are often viewed as a place people turn to when they are already experiencing financial difficulty. We help people find options, create plans and repair situations that have become overwhelming.

I want us to become more than that.

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DIRECTORS STATEMENT

One Year as Director: Looking Back and Looking Ahead

Over the next three to five years, I would like RCCRC to become a resource people think about before they are experiencing financial distress. I want families to know that we are a place they can turn to for education, guidance and tools that can help them make sound financial decisions before problems develop.

That means reaching young people and young adults earlier. It means helping families understand credit, budgeting, debt and financial decision making, before a crisis forces them to learn those lessons. In other words, I would like to see RCCRC move further upstream, from primarily helping people recover from financial distress to helping prevent financial distress in the first place.

If we can accomplish that, I hope that when people in the Black Hills think of RCCRC, they don't simply think of us as an organization that helps when something has gone wrong. I hope they think of us as an organization that strengthens our community. An organization that provides people with the tools to get a leg up, recognize opportunities and make decisions that can lead to greater financial stability and success.

That is what I now see as the opportunity in front of RCCRC; and, after one very full year as Director, it is what I am excited to work toward.

Thomas Mareina, Executive Director

Vision: Creating a brighter financial future for all

Katherine Denison, Secretary
Letter & Light Co.

DeeAnn Dietrich, Chairwoman
Retired

Elton Finck
Pioneer Bank and Trust

Steve Geise
The Real Estate Group

Curtis Jensen
DeMersseman, Jensen

Rick Kahler
Kahler Financial

Melissa Montgomery, Treasurer
Volunteer

Daphne Perez
US Air Force

Tina Rawstern
US Bank

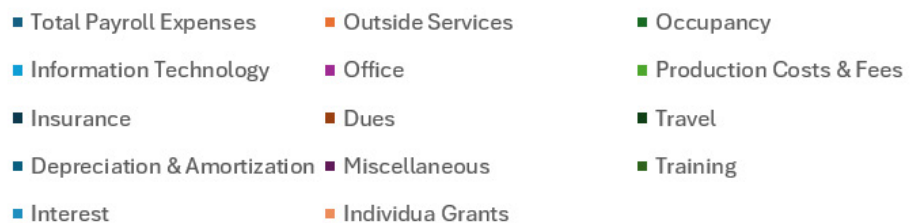
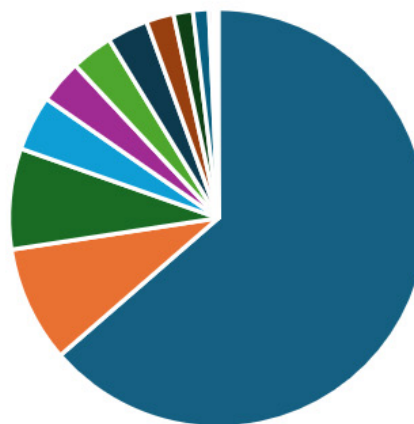
Carolyn Teigen, Vice Chairwoman
Black Hills Federal Credit Union

Amy Thompson
West River Electric

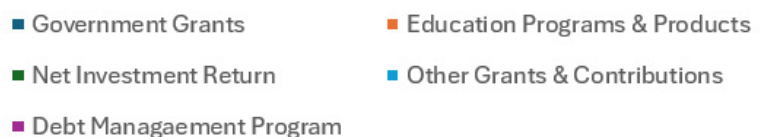
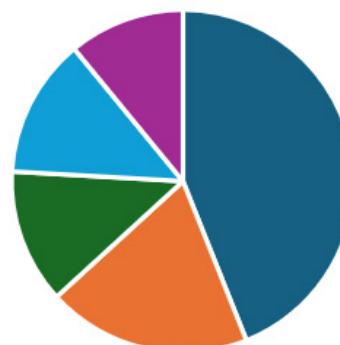
Corey Weber
SD Department of Social Services

Thomas Mareina
Executive Director

RCCRC Expenses



RCCRC Support



CCCS of the Black Hills

MISSION STATEMENT

Providing underserved individuals and families with training, counseling, and financial literacy

Our mission is “Providing underserved individuals and families with training, counseling, and financial literacy.” We work to empower underserved community members by providing practical training, financial literacy education, and personalized guidance that open doors to economic opportunity and genuine inclusion. We are deeply committed to the financial well-being of the individuals and families in our community. Our vision “Creating a brighter financial future for all people.” We believe every individual and family deserves access to the tools, knowledge, and support they need to overcome financial barriers and build lasting stability.

In 2025, we provided counseling for 348 households. Through counseling, we help clients address immediate financial challenges by identifying practical next steps and connecting them with additional community resources when appropriate. Each client receives a personalized written financial action plan, along with ongoing support and case management to help them achieve their goals. Our financial education emphasizes lasting behavior changes through budgeting, credit management, debt reduction, and responsible borrowing, while our rental and homeownership education prepares individuals to understand their rights and responsibilities and make informed housing decisions that lead to long-term stability.

We provided homebuyer education, rental education, and financial education classes for 1,535 individuals. Locally, we are deeply committed to promoting financial literacy to the underserved populations within our communities. Our financial education classes such as Credit When Credit Is Due (CWCID), Make Your Move (MYM), or Ins and Outs of Renting provide valuable information about financial health, and the Homebuying and Rental process. These programs are currently funded through the South Dakota Housing Development Authority HERO program. (Homeownership Education Resource Organization) Our approach prioritizes breaking barriers to access and meeting individuals where they are with targeted partnerships and programs: We reach individuals and families often overlooked by mainstream services.

Demographics of clients served:

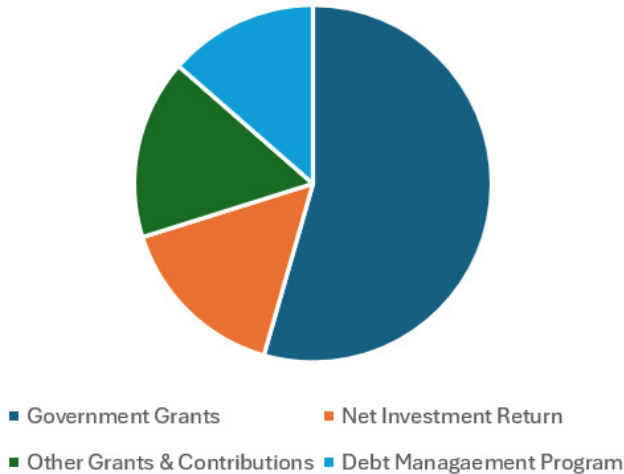
87% are under 80% of Area Median Income
76% are under 50% of Area Median Income
67% are under 30% of Area Median Income

41% are White
39% are Native American
20% Other Races

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CCCSBH Support



CCCSBH Expenses



Collaboration is key to helping vulnerable and underserved individuals and families in our community.

We serve populations that often fall outside traditional service networks through targeted programs and strategic partnerships. Collaborations with organizations such as OneHeart, Cornerstone Women's Apartments, and the VA ensure individuals experiencing homelessness have access to counseling, education, and financial guidance. We partner with agencies including the Crisis Care Center, Lutheran Social Services (LSS), Job Corps, Family Connections, CSS's Uplifting Parents program, Ellsworth AFB, and the Department of Labor's TANF program. We also work closely with the justice system through the Pennington County Jail, Rapid City Work Center, Alcohol and Drug Aversion, and SD Women's prison providing financial education and reentry support to help individuals build a stable foundation upon release. We work with troubled youth through Wellfully and Family Circle. We meet people where they are and work to help them get to where they want to be. In addition, we support working families, military personnel, and individuals facing economic hardship by integrating financial education into broader support systems. Our programs emphasize actionable strategies to improve credit, reduce debt, and strengthen money management skills, building both confidence and long-term financial capability.

MISSION STATEMENT

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

Providing financial education programs across the nation through partner organizations, including consumer credit counseling agencies, family service organizations, housing counseling agencies, and native organizations.

Counseling in Motion

- I have a better understanding of all the options available to me, including bankruptcy. – 100%.
- I feel I have the information I need to choose the most appropriate option for myself at this point in my life. – 100%

Comments:

- This program is helpful, we learned how in the future to manage our finances for emergencies, for not spending unnecessarily, and to save more.
- The whole program was helpful and interesting.

Credit When Credit is Due

- The information in this course has given me more confidence to handle my finances. – 100%
- I intend to make changes to how I handle my finances. – 100%

Comments:

- This really did help. I'm glad this is something to read before getting the help.
- Awesome class very informative of what not to do compared to what should be expected in life.

Make Your Move...A Guide to Homeownership

- This program increased by knowledge on preparing for homeownership.. 93.3%
- I learned something I can use from this program 94.6%

Comments:

- Thank you for the opportunity to be a more informed new homebuyer, I learned some very valuable information that will definitely help me in this homebuying process.
- I really enjoyed the content. The modules were very detailed and easy to understand. I like that each chapter had a test after each chapter. I feel better equipped and knowledgeable about the home buying process. I especially enjoyed the audio player while reading the material

American Center for Credit Education

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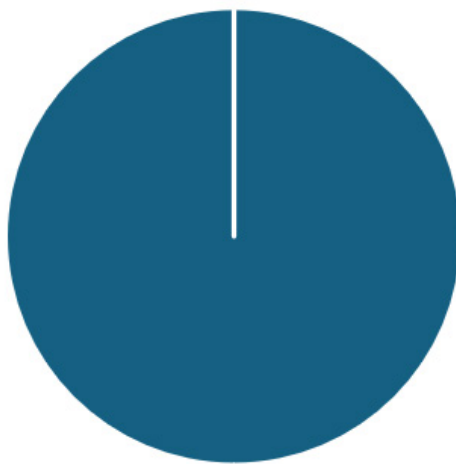
Money in Motion

- Completed the program online. -99%
- The learning materials were helpful. – 96%
- I learned something I can use from the program. – 96%

Comments:

- I thought the course had a lot more insight than I had originally thought. I've gained some good tips for better budgeting, as well as how to navigate through credit and loan options. I will be making my plan and committing to rebuilding a fresh start Thank you!
- This course was truly and honestly helpful to me. I am 55 years old and after completing this course, I am aware now that I didn't take my finances seriously to advance my adult life. I will use all the knowledge that I've obtained to better my livelihood and life in general.

ACCE Revenue



■ Education Programs & Products

ACCE Expenses



■ Total Payroll Expenses	■ Outside Services
■ Occupancy	■ Information Technology
■ Office	■ Production Costs & Fees
■ Insurance	■ Dues
■ Depreciation & Amortization	■ Miscellaneous
■ Interest	