



MONTANA
FEDERAL CREDIT UNION

Prime Interest

800-721-2242

montanafcu.com

WINTER 2015



Expect the best...
Scan to visit us online!

GET THE APP!

From iTunes Store:



Once you're at the iTunes Store, you can search for our app by typing 'Montana FCU' into the search field at the top right corner of the iTunes window.

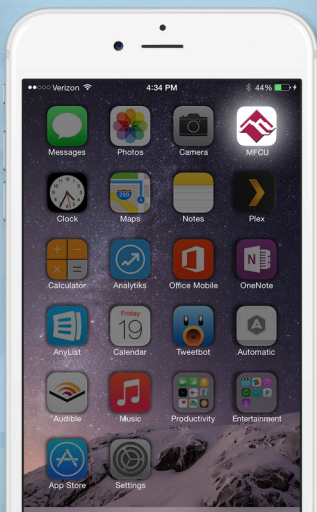
When you retrieve the search results, you can select our app by tapping on it. You will then be prompted for your iTunes username and password, input it into the phone and your download will begin.

From Google Play:



Use the Search tool and type 'Montana FCU' for the name of the app. Hit the download button at the top of the page to install.

To make sure apps are being sent to your device correctly, you need to verify you are connected to Google's servers.



Wherever You Are - We're There.



**Go Mobile with
Montana Federal
Credit Union's new
banking app!**



Account Access

Access accounts safely and securely in the app, all from your mobile device.



Transfers

Easily transfer money between your accounts, right from your mobile device.



Text Banking

Quickly check account balances or transfer funds with Text Banking.



Deposits

Deposit checks from anywhere, using your phone or tablet's camera.



Bill Pay

Make payments and set up your billers quickly and simply - all for FREE.



Locations


Find the nearest branch or ATM, right from your mobile device.



Safe & Secure

Your personal and account information is always protected, always keeping you safe and secure.

PRIVACY DISCLOSURE STATEMENT

Montana Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is one of our top priorities. We are required by law to provide you with a privacy notice that explains how we collect, use and safeguard your personal financial information. In the past, we have mailed this information to you; however, going forward, this Privacy Notice will be posted on our website under the About Us section, at: www.montanafcu.com/about-us/privacy-disclosure.html 

If you have any questions or would prefer to receive this Privacy Notice in the mail, please contact us at (406) 727-2210.

CREATING MEMBER LOYALTY

During the past year, our employees have been participating in an interactive, professional development training called Creating Member Loyalty. This transformative training will enable our staff to become proactive, member-focused, consultative service providers, exceeding your expectations at every opportunity. Creating Member Loyalty consists of a 6 week training course for each of our employees. The once-weekly training session has provided an opportunity not only to coach our staff to be the best of the best for the benefit of our members, but to build camaraderie amongst employees that may not always work together on a regular basis. More than just a training program, Creating Member Loyalty is giving us the framework to build a culture that is based upon cultivating relationships with our members and each other. 

STATEMENT NOTICE


Please compare the December 31, 2014 statement with your records. If it is NOT correct, please report full details of any difference to the address below. If no exceptions are reported within

15 days from the date of this newsletter, they will assume that the statement is correct. Please do not make any remittance to this address, other than incorrect statement records.

Anderson Zurmuehlen, Certified Public Accountants and Business Advisors
21 10th Street South, Great Falls, MT 59401

75TH ANNUAL MEETING

Each year Montana Federal Credit Union members join together to discuss the highlights of the previous year, hear from credit union leadership, and celebrate the cooperative spirit. This year promises to be a member event you won't want to miss, as we celebrate a milestone anniversary in 2015. The 75th Annual Meeting and Member Appreciation Day will take place on May 21 at the Mansfield Convention Center.

President/CEO Steve King will welcome members, reports will be presented, board election results will be announced to the membership, and of course, many wonderful prizes will be given away. We hope you'll join us for a great time at the Mansfield Convention Center at the Great Falls Civic Center on Thursday, May 21 at 5:30pm! 



MONTANA
FEDERAL CREDIT UNION

Three Convenient Locations

• 901 8th Avenue South

• #15 Fourteenth Street South

• 540 Smelter Avenue Northeast

(406) 727-2210

Toll free: 800-721-2242

Voice Response: 761-7794



AMERICA'S
CREDIT UNIONS

Lobby hours:

9 am - 5 pm Monday - Thursday
8:30 am - 5:30 pm Fridays

Drive up hours:

7:30 am - 6 pm Monday - Friday
9:00 am - 1 pm Saturday (14th St)

Holiday Closures:

Presidents' Day	Monday, February 16th
Memorial Day	Monday, May 25th
Independence Day	Saturday, July 4th

Member Choice Extras

- Online Banking at montanafcu.com
- Online Bill Pay at montanafcu.com
- 24/7 Voice Response 761-7794 or 1-800-380-MFCU
- Full Service Checking
- Money Market Account
- Pee Wee Penguin Savings for Youth
- FYI Youth Accounts
- FAX Transmissions
- Wire Transfers
- Family Membership
- Free Notary Service
- Debt Protection
- Bronze Cache Account (Free Checking)
- Silver Cache Account (Interest Bearing)
- Golden Cache Account (55 and Over)
- Kasasa Cash Checking
- Savings Insured to \$250,000 by NCUA
- Traditional IRAs & Roth IRAs
- Direct Mail Deposit
- Real Estate, Personal & Installment Loans
- ATM/Debit Card
- VISA Credit Card
- Christmas Club Accounts
- VISA Gift Cards
- CUMoney Visa Travel Card
- Kasasa Cash Back Checking

Board of Directors

Chairman

Coleen Balzarini

Vice Chairman

Randy Boysun

Secretary

Cheryl Patton

Treasurer

Dale Bimler

Directors

Paul Dockter

Mark Nash

Colleen Holzheimer

Associate Directors

Joanie Agamenoni

it's
all
about

you

Expect the best...




BOARD OF DIRECTORS ELECTIONS

Your credit union is governed by a volunteer board of directors. Members of Montana Federal Credit Union who are 16 years of age and older are eligible to vote, and may hold elective or appointive office. Eligible voters must be members of record on or before April 20, 2015. Voting will be by mail ballot only and mailed to members on April 21, 2015. Ballots must be returned and postmarked by midnight May 16, 2015. There will be no mailed ballots if there is only one nominee for each board position to be filled. There will be no nominations from the floor. The Nominating Committee has selected the following individuals for the two open board positions, with the term being three years.



STRATEGIC PLANNING

In November, Montana Federal Credit Union's board of directors and senior management team met for a day of strategic planning. As a result, the credit union now has a three year vision to guide us down a path that is constantly changing in our technologically advanced world. Our goal is to be your financial institution of choice, but in order to do so, we need to have the products, services and facilities that you want! 

NOMINEES

Mark Nash has served on the Board since 1991 and previously served on the Supervisory Committee for the board from 1989-1995. His previous employment includes several positions with Community Federal Credit Union in the late 1980's. Mark is a native Montanan and is the President of Credit Associates, Inc.

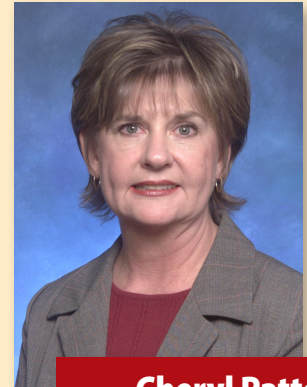


Mark Nash

3-year term

Cheryl is a native of Great Falls and a graduate of Great Falls High School and Montana State University. She taught five years for Great Falls Public Schools and retired in 2010 as the Assistant City Manager after serving thirty years in public service with the City of Great Falls.

Cheryl currently serves as President of NeighborWorks Great Falls' board of directors, and also serves as a member of the City of Great Falls Planning Board, in addition to her current duties as Secretary for the Montana Federal Credit Union board of directors. She received the Athena Award from the Chamber of Commerce in 2005.



Cheryl Patton

3-year term



NOMINATIONS

Nominations by petition will be accepted until midnight, April 10, 2015. Only single nominees may be represented on a single petition by an individual wishing to be on the Annual Meeting Ballot. A minimum of two hundred and twenty two (222) Montana Federal Credit Union member signatures must be obtained for the petition to be valid. The following must accompany any petition:

- **Biographical data in format similar to those nominees from the Nominating Committee printed above.**
- **The statement: I, _____ (insert your name) agree to nomination and will serve on the Board of Directors of Montana Federal Credit Union if elected to office.**

Your signature _____ **Date** _____

This certificate must be mailed to : Montana Federal Credit Union Nominating Committee, PO Box 2849, Great Falls, MT 59403

If there are no petitions, there will be no mail ballot and the Nominating Committee nominees will be declared at the Annual Meeting as having been elected by acclamation. 



901 Eighth Ave S
Great Falls, MT 59405

PRSRT STD
U.S. POSTAGE
PAID
Great Falls, MT
Permit No. 237

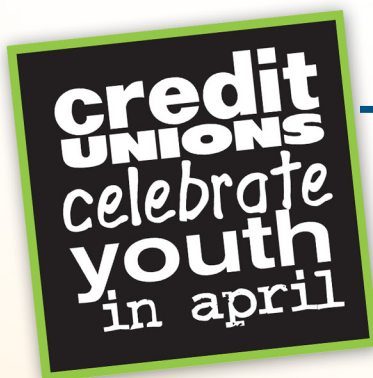


A FAMILIAR FACE

IN REAL ESTATE FINANCING

FIRST TIME HOMEBUYERS!

You may qualify for a 30 year mortgage with only 3% down. Make an appointment with Deedee, our Real Estate Loan Officer, to consider your options today!




NATIONAL CREDIT UNION YOUTH MONTH

This year, get "Wild About Saving" with Montana Federal Credit Union during National Credit Union Youth Month in April! We offer a variety of youth accounts to meet the needs of families and young savers at Montana FCU. Our Pee Wee Penguin Young Saver accounts are for children up to the age of 10, and help make saving fun and rewarding with Super Saver Stamp Cards, a quarterly newsletter for little ones from Pee Wee Penguin, and fun contests and prizes throughout the year. Our FYI (For Young Investors) accounts are geared

toward youth ages 11-22. Throughout it all,

Montana Federal Credit Union will be there for you, from your first savings account, to your first loan and beyond!

Stop by any of our branches during National Credit Union Youth Month to open a youth account for the young saver in your life. Youth accounts opened during April will receive a special treat, from Pee Wee Penguin and your friends at Montana Federal Credit Union! 

MEMBER NOTICE

Please be aware that if you currently hold a Montana Federal Credit Union Visa credit card, the travel accident insurance benefit will lapse effective June 1, 2015. We apologize for any inconvenience this may cause.

