75 YEARS 1940-2015

MONTANA FEDERAL CREDIT UNION

Prime Interest

800-721-2242 montanafcu.com Fall 2015

Say "Hello" to Your NEW! MasterCard®

Debit & Credit Cards

If you currently have a Montana Federal Credit Union debit and/or credit card, keep an eye out for your new Montana Federal Credit Union MasterCard cards, arriving in your mailbox in early October. MasterCard offers you the convenience you want, along with the security you expect. And, our MasterCard credit card will still offer our same great low, fixed rate of 11.9% APR! Learn more about our MasterCard benefits on page 2!

Scan to visit us online or go to www.montanafcu.com today!

NEW CARDS, NEW BENEFITS: *Priceless*

After analyzing our relationship and member value from our current credit and debit cards, we have made the decision to transition all of our plastic cards to MasterCard. This change will officially happen on October 26, 2015, but here are a few important things to note:

- Your new Montana FCU MasterCard credit and/or debit card will be mailed to you on October 5, 2015.
- For security purposes, you new PIN will be mailed to you separately on October 9, 2015.
- You may pre-activate your new card when you receive it, but it will not work until Monday, October 26.
- You should securely destroy your old Montana FCU credit and/or debit card after October 26.
- We anticipate no downtime for card usage during this period.

Safety & Security Benefits at a Glance

MasterCard ID Theft Protection™
The Convenience you want with the security you expect

Montana FCU provides cardholders with MasterCard ID Theft Protection, at no extra cost, to help detect and resolve Identity Theft.

This Benefit Includes:

ID Theft Alerts – This service tracks thousands of websites to learn if a cardholder's personal information is being bought or sold online. Cardholders can register for Advance Alerts for early detection at mastercard.us/idtheftprotection

Expert Resolution Services – Expert assistance is available to help cardholders 24/7 if they think their identity has been stolen. They can call 1-800-MASTERCARD. They will be assigned their own personal certified specialist who will guide them through the process every step of the way.

Emergency Wallet Replacement – Experts assist cardholders to quickly cancel and re-order the content of their physical wallet such as social security card, driver's license and more. Members can call 1-800-MASTERCARD for assistance.

To bring cardholders this benefit, MasterCard and Montana FCU have partnered with CSID®, an industry leader in identity protection and fraud detection solutions.

Zero Liability*

Cardholders can have peace of mind knowing that they will not be held responsible for unauthorized transactions on their Montana Federal Credit Union MasterCard account. Zero Liability applies to all transactions made online, in a store, over the telephone or with a mobile device. Cardholders are also protected at the ATM and when using a PIN. Cardholders will not be held responsible for unauthorized transactions if:

- The cardholders have used reasonable care protecting their card from loss or theft; and
- Have promptly reported to Montana Federal Credit Union when they knew their card was lost or stolen.

Frequently Asked Questions

Am I eligible for this coverage?
To be eligible for this coverage, you must be a holder of a valid MasterCard issued by Montana Federal Credit Union.

How can I access these services?
Simply contact 1-800-MASTERCARD if you believe you have been a victim of Identity Theft, or contact our Support Center at (406) 727-2210

Is there a charge for these services?
No, they come with your Montana Federal Credit Union MasterCard at no additional cost.

What do I do if I suspect unauthorized charges to my card?
If you have questions regarding Zero Liability coverage or you suspect unauthorized use of your card, contact our Support Center at (406) 727-2210 immediately.

*Certain terms, conditions and restrictions apply. Please visit www.mastercard.us/zero-liability.html for additional details.

COMPUTER SYSTEM *Upgrade*

We are excited to announce that we will be upgrading our core computer system this coming spring. This process has begun for a select number of our staff already, and will continue through the fall and winter with training and implementation for the rest. We anticipate being up and running live on our new core computer system on March 1, 2016.

This upgrade will allow us to improve our internal processing systems, increase staff efficiency, and enable us to offer new and enhanced services to our members.

This core system conversion will not have much impact on you initially, although once we get closer to our conversion date of March 1, it will result in some minor inconveniences for our membership.

We will be closed for member transactions on February 27 and February 29, 2016, reopening for business on March 1.

During the time that we are closed, you may have limited access to your funds using your debit or ATM card. Additionally, access to all of our online services, such as Online Banking, Bill Pay, and our mobile app, will not be available. We recommend you access account funds by making an appropriate cash withdrawal prior to our close of business on February 26 should you need cash on hand to cover you during this time.

As we draw closer to this conversion, we will strive to keep our membership as informed as possible on any changes. Visit our website, www.montanafcu.com, and click the Member Notices link for the most up to date information about our conversion. You can also like us on Facebook for continual updates.

We're looking forward to improving our ability to provide the best in financial services to our members now and in the future. We thank you for your business and continued loyalty to Montana Federal Credit Union!

Change in Terms for Montana FCU Debit and Credit Card Holders Effective 11/20/2015

Member Liability - You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, TELL US AT ONCE if you believe your card and/or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your permission, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit).

You are not liable for an unauthorized MasterCard debit card transaction if you can demonstrate that you have exercised reasonable care in protecting your card or access code from loss or theft and, upon discovering the loss or theft, you promptly report the loss or theft to us.

For all other EFT transactions involving access devices, your liability for unauthorized transactions is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than $50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove that we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as $500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission,

Call:
(406) 727-2210
(800) 721-2242 *(In State)*

Or write to:
Montana Federal Credit Union
901 Eighth Avenue South, Great Falls, MT 59405

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Liability for unauthorized use-lost/stolen card notification - You agree to notify us immediately, orally or in writing, at #15 Fourteenth Street South, Great Falls, MT 59405 or telephone (800) 721-2242 seven days a week, 24 hours a day, of the loss, theft, or unauthorized use of your credit card. You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use. However, if you exercise reasonable care in safeguarding your card from risk of loss or theft and, upon discovering the loss or theft promptly report the loss or theft to us, you will not be liable for any unauthorized transactions. In any case, your liability will not exceed $50.00.

MONTANA
FEDERAL CREDIT UNION
www.montanafcu.com

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

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:

Columbus Day	Monday, October 12
Veteran's Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas	Fri-Sat, December 25 & 26
New Year's	Fri-Sat, January 1 & 2

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**
- **Mastercard Credit Card**
- **Christmas Club Accounts**
- **VISA Gift Cards**
- **CUMoney Visa Travel Card**
- **Kasasa Cash Back Checking**

Board of Directors

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Vice Chairman
Dale Bimler

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Cheryl Patton

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Paul Dockter
Colleen Holzheimer

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FALL **Loan Promotion**

2.75% APR* auto loans!

FALL IS THE PERFECT TIME to upgrade your vehicle! And with interest rates as low as 2.75% APR on vehicles 2009 or newer, we can make your dream car a reality.

See Montana Federal for car shopping made easy.

CALL TODAY 727-2210 or apply online at montanafcu.com

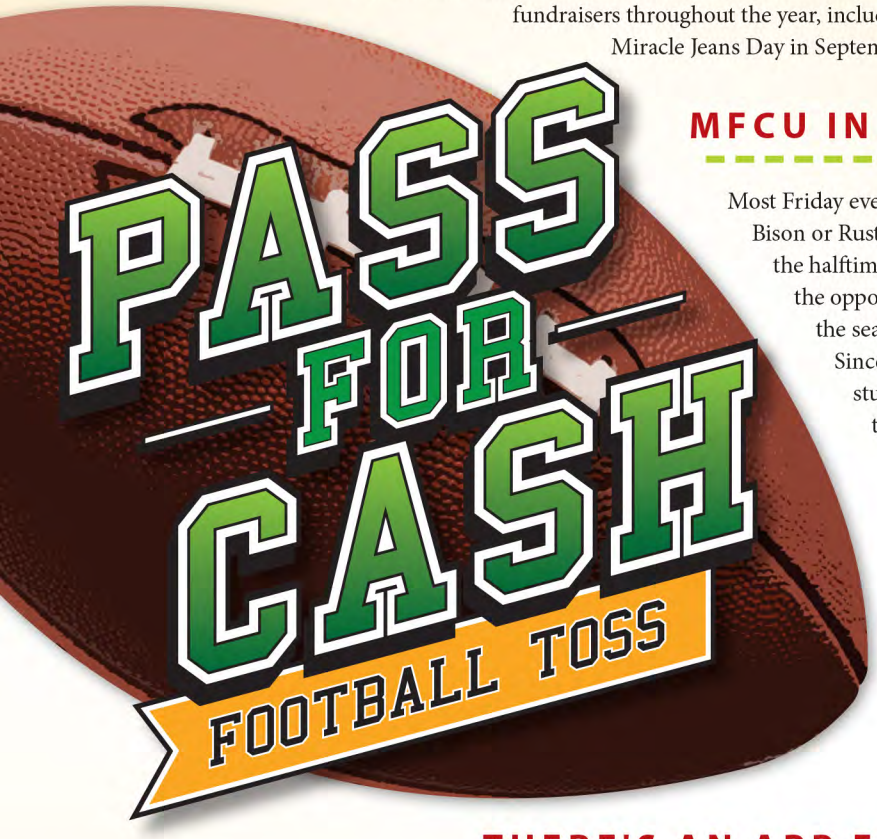
*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. For a $20,000 new vehicle loan for a term of 60 months with a 2.75% APR, the monthly payment will be $357.19

SHOP FOR MIRACLES - OCTOBER 2015

This year, in honor of International Credit Union Day, Montana Federal Credit Union will be participating in Credit Unions for Kids' Shop for Miracles fundraiser, which benefits Shodair Children's Hospital. Each time members use their credit union-issued credit or debit card on Thursday, October 15th, Montana Federal Credit Union will donate $0.25 with each swipe to Shodair. Funds raised will support the hospital's greatest needs, which include life-saving research, treatments, equipment, and charitable care. As a credit union, we participate in several Credit Unions for Kids fundraisers throughout the year, including Miracle Jeans Day in September.

Credit Unions for Kids®
Children's Miracle Network

Shodair
CHILDREN'S HOSPITAL



MFCU IN THE COMMUNITY

Most Friday evenings in the fall you can find us at Memorial Stadium, cheering on the Bison or Rustler football teams. Since 2003, Montana Federal Credit Union has held the halftime Pass for Cash at both teams' home games, giving two senior students the opportunity to make a toss for a chance to win cash prizes! At the end of the season, we match what the students won to each school's Booster club. Since 2003, we have been able to contribute over $30,000 to Great Falls students and Booster Clubs through Pass for Cash, and we look forward to doing this for years to come!

THERE'S AN APP FOR THAT!

Make sure you have the most current version of our mobile app, available now in your device's app store! Recently we've added the ability to view check images in the app, as well as complete member-to-member transfers. This, along with our mobile deposit and bill pay functionalities, makes it easier than ever to bank on the go with Montana Federal Credit Union!

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.

From iTunes Store:

Download on the App 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:

GET IT ON 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.