



PRIME INTEREST

Montana Federal Credit Union's Quarterly Newsletter



AS LOW AS
1.99%
APR

WE DIDN'T
INVENT
THE ROAD
BUT WITH RATES
SO LOW
WE'LL HELP YOU
GET ON IT



Montana Federal Credit Union is currently offering auto loan rates as low as 1.99%! So whether you're looking to get a new vehicle, boat, camper, or RV, Montana Federal Credit Union helps you get MORE!

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77TH ANNUAL MEETING
MAY 25, 2017

BOARD OF DIRECTORS
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INSTANT ISSUE CARDS
NOW AVAILABLE

4.99% APR BALANCE
TRANSFER



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

iTalk 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:

Memorial Day Monday, May 29th
Independence Day Tuesday, July 4th



BOARD OF DIRECTORS

Chairman Randy Boysun	Secretary Joanie Agamenoni	Assoc. Director Matt Meade
Vice Chairman Dale Bimler	Directors Cheryl Patton Paul Dockter Colleen Holzheimer	
Treasurer Mark Nash		

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
- Mobile App with Remote Deposit
- Pee Wee Penguin Youth Savings Program
- 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
- Kasasa Cash Back 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

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. This Privacy Notice is posted on the homepage of our website.

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



Instant Issue Cards

Montana Federal Credit Union has never made it easier to be a member! We are pleased to now be able to issue plastic cards in our branches. New members and new accounts are able to leave the branch with a fully functional debit, ATM or credit card. For members that have misplaced their card or been the victim of card fraud, we can close the old card and reissue a new one in a matter of minutes. We'll have you back in business in no time!

Changes to Debt Protection Program

Effective March 1, 2017, our Debt Protection program will see some additional new protected events included in the coverage, as well as a change in the calculation of benefits from daily to monthly. If you currently hold Debt Protection on your personal or auto loan, MasterCard credit card, or home equity loan, there is no action necessary on your part. These enhancements will automatically go into effect on March 1, 2017. Our Debt Protection program is optional, and you may cancel it at any time.

If you have questions regarding your Debt Protection coverage or need additional assistance, please contact a loan officer at (406) 727-2210.



77th 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, and this year promises to be a member event you won't want to miss! The 77th Annual Meeting and Member Appreciation Day will take place on May 25, 2017 at the Mansfield Convention Center, starting at 5:30pm.

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 25 at 5:30pm!



Springtime Fun

sponsored by
SKIP A PAYMENT

This month or any month, it's up to you!

For a \$25 fee, you may skip your payment on an eligible loan one time every 12 months. Mortgages, lines of credit, and MasterCard credit cards are not eligible for Skip a Payment. To be eligible, loans must have a payment history of at least 6 months and must not have been 30 days past due in the last 6 months*.

To Skip a Payment, log in to CU@Home at montanafcu.com or see a loan officer.

*Other restrictions may apply.

Board Nominees

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 May 25, 2017. Voting will be by mail ballot only and mailed to members on April 26, 2017. Ballots must be returned and postmarked by midnight May 19, 2017. 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 three open board positions, with the term being three years.



Paul Dockter (3 year term)

Paul has been a member of Montana Federal Credit Union for more than 40 years and has served on the credit union board since 1996. Paul was the successful Great Falls business owner of One Stop Video for more than 28 years until he recently retired. His passion for working with people, building trust and creating friendships led him to his new endeavor as a real estate agent. Paul has been married to Brenda for 33 years and has three sons and a daughter-in-law. He enjoys recreating, fishing, boating, camping, four-wheeling, golfing and spending time with his family.



Colleen Holzheimer (3 year term)

A fourth generation Montanan, I was born & raised in Great Falls, where I graduated from Central Catholic High School and MSU Northern. After a 20 year career in the insurance industry, I have spent the past 22 years as a real estate broker with Coldwell Banker The Falls Real Estate. I have been a member of the credit union since I was 18 years old. My husband Steve and I have a blended family of four daughters and 6 grandchildren. Horses are my passion!



Dale Bimler (3 year term)

Dale has served on the Montana Federal Credit Union Board of Directors for 21 years. He was formerly employed by Benefis Health Systems as the System Accounting Director for 28 years. He is a graduate of the University of Montana with a Bachelor of Science Degree in Accounting, and was a Certified Public Accountant. He has been a Credit Union member for over 45 years.

New Year. New Ways to Save!

We know many of our members are looking for ways to improve their finances in 2017, and we want to help. As a Montana FCU MasterCard® credit card holder, you may be eligible to transfer your debt from other credit cards and lenders to a lower rate with us.



From March 10, 2017 through August 31, 2017, we are pleased to offer:

- No balance transfer fee
- 4.99% APR* for one year on transferred balances

To see if you qualify for this balance transfer promotion, contact us at (406) 727-2210 or 1 800 721-2242, or drop by any Montana Federal Credit Union location. We're here to help!

P.S. Remember to use CU@Home to manage your credit card and other accounts. View balances, make payments and more - log on to montanafcu.com to get started.

*APR for Balance Transfer Check Transactions: 4.99% promotional APR will expire September 30, 2018. After your promotional period expires, the APR for these transactions will be 11.9%. The 4.99% promotional APR will be applied to balance transfers made between March 10, 2017 and August 31, 2017. Purchases and cash advances are not eligible for this promotional rate. Balance transfers must post to your account by August 31, 2017 to receive the promotional rate. After the promotional period for your balance transfer expires, the promotional APR will increase to our standard APR of 11.9%. All Montana Federal Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Any such changes will be made in accordance with our MasterCard Credit Card Agreement. This offer may not be used to pay off existing Montana Federal Credit Union loans. Montana Federal Credit Union is federally insured by NCUA. Equal Housing Opportunity Lender.

1.99% APR
AS LOW AS

Lock in **YOUR LOW**
LOAN RATE with
Montana FCU today!



Nominations

Nominations by petition will be accepted until midnight, April 16, 2017. 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 three (203) 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.

MORE!



MONTANA
FEDERAL CREDIT UNION

#15 Fourteenth Street South
Great Falls, MT 59401

PRSR STD
U.S. POSTAGE
PAID
Great Falls, MT
Permit No. 151



Giving Back to the Community

IN 2016



MONTANA
FEDERAL CREDIT UNION

Is pleased to have donated

\$80,000 BACK TO OUR
COMMUNITY

Through event sponsorships, donations to nonprofit organizations and community fundraisers!

Statement Notice

Please compare the December 31, 2016 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



On The Go With Montana Fed!

Have you downloaded the Montana Federal Credit Union mobile app yet? Save yourself a trip to the branch and handle most of your banking basics from your mobile phone or tablet, 24 hours a day, 7 days a week. Easily transfer funds, pay a bill, or even deposit a check with just a few taps of your finger. Coming soon, members will have the ability to apply for a loan through the mobile app as well.



YOUR MORE CREDIT UNION