



Spring 2018

PRIME INTEREST

Montana Federal Credit Union's Quarterly Newsletter

HOME IN ON A NEW HOME LOAN

Buying a home is the single largest purchase you may ever make. Work with people you can trust, at Montana Federal Credit Union! As a member, you have mortgage professionals ready to help you, keeping your financial well-being in mind. We'll take good care of you – getting you the right type of loan, with the right rate, for a painless closing experience. At Montana Federal Credit Union, you'll receive individualized attention based on your specific situation and needs. We have the flexibility to work with a unique property, employment status, or family situation.



Our mortgage professionals can assist you in:

- Getting your finances in order
- Deciding on the type of home loan you want and financing terms you are comfortable with
- Selecting a mortgage option and assistance through to the closing process on your loan

Let's get started

Whether you're buying a new home, considering a refinance, or looking at a home improvement loan, we're here to help. We realize there are a lot of questions when taking out a mortgage, and we would love to talk you through the process. Log on to www.montanafcu.com/loans to start your application today, give us a call at 727-2210 to set up an appointment with a mortgage loan officer, or stop by any of our three convenient locations.

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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 28th
Independence Day Wednesday, July 4th



BOARD OF DIRECTORS

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

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

Keeping Your Identity Safe!

It seems like you can't go long without hearing about another security breach or fraudulent activity in the media. At Montana Fed, safeguarding your personal information is one of our chief concerns. We regularly update our systems and eServices to ensure the most up to date securities are in place for our online channels. We encourage all our members to be proactive in monitoring their personal financial information.

Here are a couple tips we recommend:

Sign up for eStatements.

Identity fraud by mail theft does occur. One way you can ensure your personal financial information stays secure and password protected is by signing up for eStatements. In addition to offering a layer of security, you can easily access all of your statements and tax information through one portal.



Regularly update your passwords. In addition to changing your passwords frequently, make sure your passwords are complex. Generally, passwords should include a mix of letters, numbers and special characters, and are not based on your personal information.

Be aware of "phishing" scams. Phishing is when hackers send bad emails to you in order to steal your personal information or passwords. Be wary of clicking on links in emails, especially from sources that you don't know or recognize. Never provide passwords or confidential information to someone online or in an email. Sophos Security offers free antivirus protection for your home PCs and Macs. You can learn more at www.sophos.com/home.

Review your credit report. You are entitled to a free credit report each year, and we advise that you review it thoroughly. We recommend www.annualcreditreport.com as a reputable source for this. Pay special attention to the Inquiries and Personal Information sections of your credit report. If anything is incorrect, immediately notify the appropriate consumer credit reporting agency.

Consider placing a security freeze on your credit. A security freeze is designed to prevent potential creditors from accessing your credit file without your consent. There may be a fee for placing, lifting or removing a security freeze, but it ensures you will be contacted for your consent should anyone try to obtain credit in your name.



We Give Back to the Community

IN 2017



MONTANA
FEDERAL CREDIT UNION

Is pleased to have donated

\$82,000 BACK TO OUR COMMUNITY

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

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 727-2210.

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 24, 2018. Voting will be by mail ballot only and mailed to members on April 25, 2018. Ballots must be returned and postmarked by midnight May 18, 2018. 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.



Mark Nash (3 year term)

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.



Cheryl Patton (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 treasurer of NeighborWorks Great Falls' board of directors, in addition to her duties on the Montana Federal Credit Union board of directors. She received the Athena Award from the Chamber of Commerce in 2005.

Instant Issue Cards & Real Time PIN

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!



Mobile App Enhancements

You may already be enjoying the convenience of using the Montana Federal Credit Union mobile app. In the past year, we made several enhancements to the app that we wanted to share with you! In addition to transferring funds, depositing checks and paying bills, you can now easily apply for your next loan through the mobile app. If you have credit, debit or ATM cards associated with your account, you can easily manage your cards through the Card Controls feature in the app.



If you suspect your card is lost or stolen, you can deactivate your card yourself through Card Controls, 24 hours a day, 7 days a week. In addition, we've also optimized your eStatements and any tax information you may receive so that they can be easily viewed through the app on a mobile device. We hope you enjoy the features and benefits of this upgrade!

78th 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 78th Annual Meeting and Member Appreciation Day will take place on May 24, 2018 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 24 at 5:30pm!



Nominations

Nominations by petition will be accepted until midnight, April 15, 2018. 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.

GET A SWEET
RIDE @ **2.75%**
APR / OAC
AS LOW AS



@YOUR
MORE
CREDIT UNION



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www.montanafcu.com

Federally insured by NCUA

Statement Notice

Please compare the December 31, 2017 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, deposit a check, or apply for your next loan with a few taps of your finger. You can also manage your debit, credit and ATM cards through the app, as well as view your statements.

Download the app today!

