



**Annual Newsletter
August 2021**

Summer fades...

*Memories
are forever.*

Let us help you enjoy
what's left of summer.



Time spent with loved ones is priceless. Whether you're looking forward to road trips with friends, outdoor camping adventures at the lake, or the vacation of a lifetime, we have the resources you need to make it happen!



Montana
CREDIT UNION

Guiding You Ahead



President's Update



Like the rest of the world, we are working to adapt our way of doing business to our new post-covid reality. Every industry has had to change and adjust, and Montana Credit Union is no exception.

During the past 17 months of the pandemic, we have continued to look to the future, while also focusing on how we can best serve our membership and keep our employees safe in a rapidly evolving environment.

One project that we have been working on these past few months was one that we had always thought was something we'd like to get off the ground, but it never felt high enough in priority. However, due to pandemic concerns, we brought it to the forefront of our projects. With more and more people transitioning to contactless methods of doing business, we have started working on a contactless payment solution through your digital wallet. We hope that our members will be able to use contactless payments through their phones in early fall, once our staff has completed the testing and due diligence process.

Additionally, we have cross-trained our front-line teller staff so that we are better able to serve our members through our Personal Teller Machines (PTMs). The smiling face that you see in the drive up at our Smelter Avenue office might just very well be the teller you work with in our lobby at our 14th Street office.

This shift in training and staffing has allowed us to give all our tellers the flexibility to work through the PTMs, regardless of which branch they typically work from, in addition to allowing us to have nimble coverage in our lobbies and drive-throughs during busy times – resulting in more efficient service for you! Our teller team has really risen to the occasion and had the opportunity to shine these past several months.

Our member service and lending staff continue to work to make sure your financial needs are being met. Our lending staff has been available to meet your loan requests both in the office, online, and directly through our local dealerships to make your purchase and financing experience smooth and efficient. True to our cooperative nature, we work best as a team!

Due to the current state of the pandemic in Cascade County, we have made the decision to hold this year's annual meeting via Zoom again. However, we hope to get back to our regular in-person event in 2022.

Though we know that we are not out of the woods yet, we feel better able to manage and adapt to the ever-changing reality of our world right now. By maintaining our focus on people and service, we remain committed to Guiding You Ahead.

Sincerely,

Steve King
President/CEO

Board of Directors Nominees

Montana Credit Union is governed by a volunteer board of directors. Members of Montana 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 October 28, 2021. Voting will be by mail ballot only and mailed to members on September 28, 2021. Ballots must be returned and postmarked by midnight October 23, 2021. There will be no mailed ballots if there is only one nominee for each 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.



Mark Nash

Mark 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 1980s. Mark is a native Montanan and is the President of Credit Associates, Inc.



John Huber

John is a native of Great Falls, graduating from GFHS and Montana State University in Bozeman. He has been a member of Montana Credit Union since 1983. John currently serves as President of the Board of Trustees for the Maclean Cameron Animal Adoption Center, and board member/fundraising chair for the Great Falls Americans Little League. He is a Past Distinguished President (2005-2006) and member of the Uptown Optimist Club since 2000. John has been with D.A. Davidson & Company since 1998 and is currently the Senior Vice President, Assistant Branch Manager for the Great Falls office. He is married to Mary Manning-Huber, and together they have children Brett and Nick Manning, Katie Jo Neil, and Halle, Alexa, and Luke Huber.



Jim Zadick

Jim is a Great Falls native and graduate of Great Falls High School, the University of Montana, and William and Mary Law School. Jim previously worked at the Montana Supreme Court for Justice Mike Wheat and in Washington, D.C., for Senator Max Baucus and Senator John Walsh. Jim returned to Great Falls in 2015 to work in private practice at the Ugrin Alexander Zadick, P.C., law firm, where he is a partner.

81st Annual Meeting Thursday, October 28, 2021 via Zoom 3:30pm

For Zoom access information, email btimmons@montanacu.com. Please note, this will be a business meeting only.

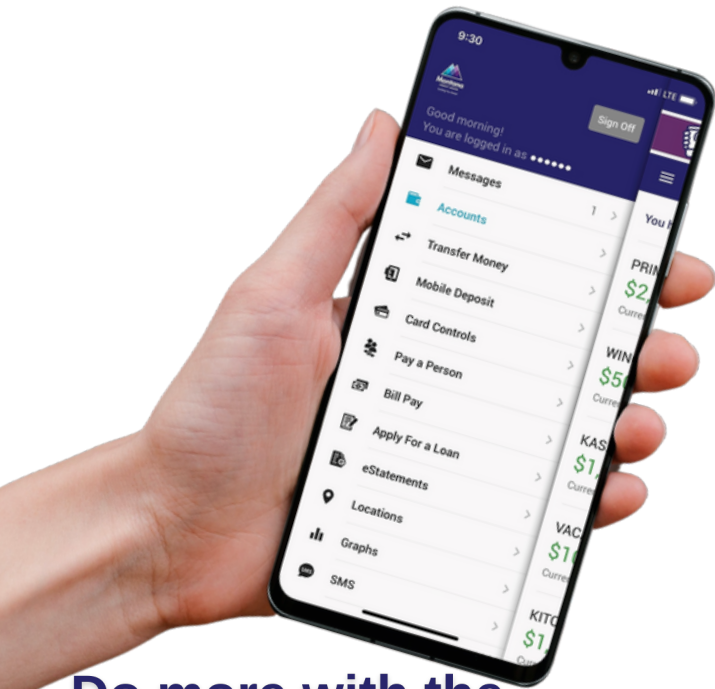
Board Nominations

Nominations by petition will be accepted until midnight, September 18, 2021. 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 thirty six (236) Montana Credit Union member signatures must be obtained for the petition to be valid. The following must accompany any petition:

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

Your signature: _____ Date: _____

This certificate must be mailed to: Montana Credit Union Nominating Committee, PO Box 2849, Great Falls, MT 59403
If there are no petitions received, there will be no mail ballot, and the Nominating Committee nominees will be declared at the Annual Meeting as having been elected by acclamation.



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We're continually updating the features and benefits available in our mobile app. Lost your debit card or suspect fraud? Quickly turn it off through Card Controls. Out to dinner with friends? Easily split the bill through Pay a Person. We know you're busy, so we're here to help you keep up!

Guiding You Home.

Take advantage of the local real estate market and let us help you settle into the home of your dreams.

Talk to a mortgage lender today, or log on to MontanaCU.com to start your mortgage application!



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