



MONTANA
FEDERAL CREDIT UNION
montanafcu.com

I am ...

DILIGENT
ATTENTIVE
INFORMED
ADAPTIVE
EAGER
EXCELLENT
FABULOUS



Scan with your phone!

Prime Interest

Montana Federal Credit Union Member's Newsletter
Summer 2012

AUTO LOAN **UPGRADE!**

3.25%^{*}
APR

*2008 and Newer
Up to 72 Months OAC
Some restrictions apply.



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Visit us online
and sign up for
eStatements!

OCTOBER EVENTS:

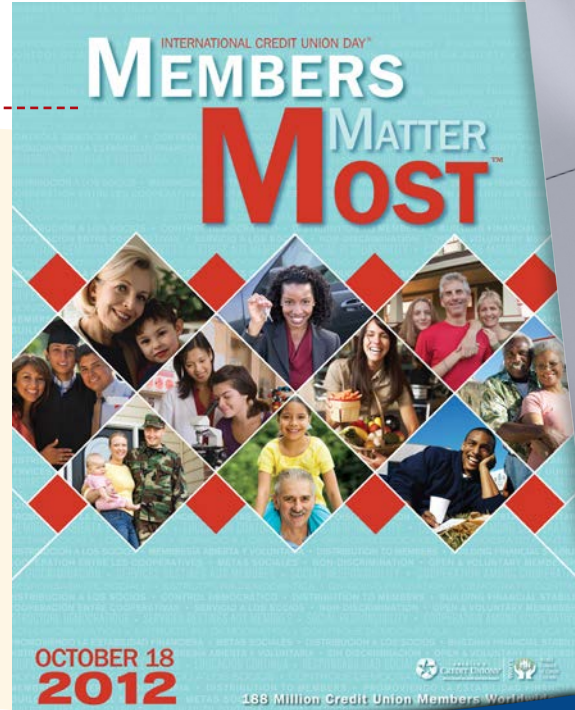
International Credit Union Day - October 18

International Credit Union Day is Thursday, October 18th, 2012. International Credit Union Day is a day set aside each year to recognize the credit union difference. Join us in celebrating! We will be serving cake and punch on Thursday, October 18th at all three of our locations. We hope to see you then!

Pee Wee Penguin Halloween Drawing

Halloween is almost here and nine of our lucky Pee Wee Penguin members will be winning a spooktacular Halloween prize. Stop by any of our three locations beginning Monday, October 1st to participate in the drawing. Three winners will be drawn from each location on Friday, October 26th.

Pee Wee accounts are savings accounts specifically designed for our members age 9 and under. To get more information or to open a Pee Wee savings account, simply stop and see Member Services at any of our three locations. Happy Halloween!



SPEND SMARTER. 11.9% VISA

Tired of credit cards with high variable rates and hidden fees? The Montana Federal Credit Union Visa credit card is the smart choice! Enjoy a low fixed rate of 11.9% with no annual fee or cash advance fees. You can also always count on our personal local service—one of our friendly representatives is available to assist you with questions or problems.

Stop in to any of our 3 locations or call us at 727-2210 to apply today!



CUAC RAFFLE UPDATE

Each Spring, Montana Federal Credit Union participates in the CUAC raffle to raise money in support of Montana's credit unions. This year, our members purchased a whopping \$8,415.00 in raffle tickets, which awarded us recognition as first place in total sales statewide. Thank you to our members for your continued support of Montana's credit unions!

\$500 Hilton Gift Card
Jeffrey Jenkins

Handmade Quilt
Carole Roundtree



STUDENT LOANS

A Better Way To Pay For College!

Montana Federal Credit Union offers student loans to help fill the funding gaps that federal aid can leave behind. We offer members financing options that will help you or a family member achieve your dream of a higher education along with rates and fees that are lower than typical private student loan lenders.

Benefits of our student loans include: zero origination fees, deferment of principal and interest while in school, flexible repayment terms, Co-signers can be removed after consistent payments and graduated repayment to make monthly payments more manageable.

For more information, give us a call at 727-2210 or visit us online at montanafcu.com.

Expect the best...

Service

Auto Loans

Savings

EASY MONEY!

More Surcharge-Free ATMs Added

Accessing ATM's has just gotten easier. With nearly 30,000 surcharge-free ATMs to choose from in the United States and Canada, membership in a credit union that's part of CO-OP Network does more than make life easier. It makes it less expensive because with surcharge-free ATMs, it won't cost you a penny just to get your hands on your cash.

At 9,000 of our ATMs, you can even make deposits directly to the account at your home branch. The whole point of credit unions is to be there for our members. We're there for you in more places than ever. And when you're trying to save time, as well as money, that gives you plenty of additional reasons to be glad you're a credit union member.

Please be aware, with the addition of this network, surcharge free access to Wells Fargo on-premise ATM's will be discontinued on November 1, 2012.

Look for this logo at ATMs



Scan with your phone!

CONVENIENT WAYS TO LOCATE AN ATM:

Visit www.montanafcu.com/atm to locate an ATM.

Download the ATM Locator app (By CO-OP Financial Services) from the iPhone App Store.

Text a street address, ZIP code or "City State" to 692667 to find locations.

Add the CO-OP Network ATM Locator database to your GPS (details at montanafcu.com)

Call 1-888-SITE-CO-OP for locations through your phone.

CHRISTMAS CASH!

Getting Ready for the Christmas Club Payout!

Fall is finally here...and that means the holidays are right around the corner. You may be already enjoying the benefits of a Montana Federal Credit Union Christmas Club account—the account that earns a higher dividend rate and helps you save for the holidays. Funds in your Christmas Club account will be automatically transferred to your savings account on November 1st. If you would prefer these funds to be transferred to a different account, please contact Member Services.

Don't have a Christmas Club account? Sign up today and let us help make your holiday shopping easier!



YOUR 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

Savings Insurance Extended to 12-31-2013



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:

Columbus Day	Monday, October 8
Veterans Day	Monday, November 12
Thanksgiving	Thursday, November 22
Christmas Day	Tuesday, December 25

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
- Money Orders
- Wire Transfers
- Family Membership
- Debt Protection
- Bronze Cache Account (Free Checking)
- Silver Cache Account (Interest Bearing)
- Golden Cache Account (55 and Over)
- MyRewards Checking
- Free Notary Service
- 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

Board of Directors

Chairman	Coleen Balzarini	Directors	Paul Dockter
			Mark Nash
Vice Chairman	Randy Boysun		Ed Naughten
Secretary	Cheryl Patton	Associate Directors	Colleen Holzheimer

Treasurer
Dale Bimler

Online Banking

Mortgage Loans

And More!

MORE WAYS TO BANK:



Online Banking and eServices for Members

This Spring, Montana FCU launched our new Online Banking and Billpay platform. This platform offers all the same benefits as our previous Online Banking program, along with additional features including a personal financial management tool and enhanced Billpay functionality. If you haven't done so already, we hope that you'll take an opportunity to check out this exciting new resource!

We also have a valuable eServices program that includes eStatements, eLetters, and eAlerts. **eStatements** give you all the features of our paper statements, delivered securely to Online Banking. The utilization of eStatements by our members helps your credit union save money on printing and postage and helps eliminate paper waste. **eLetters** allow the credit union to deliver routine correspondence to you in an electronic format, also saving time and money. Finally, subscribing to **eAlerts** allows you to set certain parameters on your accounts that will cause an alert to be sent via email or text message. Examples of eAlerts include notifications that loan payments are due, posting of debit card transactions, low balance notifications, etc. You have the ability to choose which eAlerts you would like to utilize.

For more information or to sign up for these valuable eServices, contact us at 727-2210 or visit us online at montanafcu.com.

THANK YOU, MEMBERS!



72nd Annual Meeting & Member Appreciation Day

Thursday, May 24th at the Mansfield Convention Center at the Great Falls Civic Center, nearly 500 members and guests enjoyed an evening mixture of information, food, and prizes. Incumbent Board candidates Mark Nash and Cheryl Patton were re-elected to three year terms.

ANNUAL MEETING PRIZE WINNERS

GREENBACKS

- \$50** Joe Guza
Robert Myre
- \$70** Cheryl Vaden
Roger Chovanak
- \$90** Rick Coster
Evette Hauer
- \$100** Ellis Heggen
Shelley Olson
Harry Williams

BIG MOOLAH

- \$120** Nick Hauer
Colton Rohlf
Tori Silva
- \$150** Bill Rogers
Juanita Rollin
Kathy Naylor
- \$170** Bev Davenport
- \$300** Mike Sullivan

KIDS' SWAG

- Sarah Dahl
Kai Lapke
Jayden Schmidt
Caiden Waite



GO GREEN. Sign up for eStatements!

eStatements are a free and paperless option that reduces clutter and waste by allowing members to view their monthly statements online instead of receiving mailed paper statements. By using eStatements, the credit union would annually eliminate over 20,000 pounds of waste and save 272 trees - all while offering a convenient service to it's members!

With eStatements, members receive an e-mail on the first of the month every month, notifying them that their monthly statements are ready for online viewing.