



MONTANA
FEDERAL CREDIT UNION

montanafcu.com

Early Winter 2011

Prime Interest

Montana Federal Credit Union Member's Newsletter

A rate to celebrate!

3.89

%
APR

UP TO 72
MONTHS O.A.C.

2007 and newer vehicles, not over retail



New and Improved! Online Banking and Billpay

Montana Federal Credit Union is pleased to announce that we will be offering a new and improved Online Banking and Billpay site in 2011. We hope to have this exciting new product launched in late Spring or early Summer. This program will feature great new benefits including greater ease of use, a personal financial management tool (great for budgeting) and an enhanced Billpay system.



Expect the best...

901 8th Avenue South • #15 14th Street South • 540 Smelter Avenue Northeast • (406) 727-2210



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:

Presidents' Day Monday, February 21
Memorial Day Monday, May 30
Independence Day Monday, July 4

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
- Full Family Membership
- Credit Life & Credit Disability Insurance
- 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
- U.S. Savings Bonds
- Christmas Club Accounts
- VISA Gift Cards
- CUMoney Visa Travel Card

Board of Directors

Chairman **Paul Dockter**
Vice Chairman **Coleen Balzarini**
Secretary **Cheryl Patton**
Treasurer **Dale Bimler**

Directors **Randy Boysun**
Mark Nash
Ed Naughten

Associate Directors **Tom Bryant**
Colleen Holzheimer



World's Largest Stocking and Pee Wee Penguin Drawing winners!

Congratulations to these members in winning some of our Christmas season giveaways!

World's Largest Stocking

9th St. Branch: Kyle Albro
14th St. Branch: Melanie Edmonds
North Branch: Daphne Bergman

Pee Wee Penguin drawing:

9th St. Branch: Gabrielle Luxmore
Sage Peressini
Bella Petrini

14th St. Branch: Caimin Boland
Brendan Hensley
Cache Hilliard

North Branch: Colton Devoss
Rilee Gervais
Gillian Gott

Win a \$500 Scholarship at Montana College Goal Sunday!

Montana College Goal Sunday will be held in Great Falls on Sunday, February 13, 2011. College Goal Sunday was implemented to help guide students and their families through the paperwork required to apply for financial aid. Financial aid officers will be on site to assist higher-education-bound students with completing the FAFSA (Free Application for Federal Student Aid) form.

College Goal Sunday is free and open to everyone, including students from all income levels. We invite our members to take advantage of this excellent opportunity to visit with financial aid officers and have your financial aid questions answered.

College Goal Sunday will take place at MSU-Great Falls College of Technology's Heritage Hall on Sunday, February 13th, 2011 from 1:00-4:00 p.m. In order to complete the FAFSA form, please bring documentation including:

- a FAFSA PIN Number (to obtain PIN, visit www.pin.ed.gov)
- Correct Social Security numbers
- 2010 Federal Tax returns
- 2009 Federal Tax returns (if 2010 not complete)
- W-2s, tribal income, other aid information (TANF, child support, other benefits)
- Additional asset information (money market funds, stocks, other investments)
- For more information, visit SmartAboutCollege.org



WIN a \$500 Scholarship!

Best of all, register for a chance to win a \$500 scholarship! At least one \$500 scholarship will be awarded at each College Goal Sunday site for use at any accredited college or program in the nation. Montana Federal Credit Union is a proud sponsor of a \$500 College Goal Sunday scholarship.

Voices of Hope Fundraiser Update!

In celebration of October's International Credit Union Day, Montana Federal Credit Union asked our members to help us raise funds for Voices of Hope. Due to the generosity of our members, coupled with a Credit Union donation, we were delighted to present the Voices of Hope organization with a check for \$1623.35. This is just another example of credit union members working together for the good of our community.



Board Nominees

Members of Montana Federal Credit Union who are 16 years of age and older are eligible to vote and members 18 years or older may hold elective or appointive office. Eligible voters must be members of record on or before April 18, 2011. Voting will be by mail ballot only and mailed to members on April 19, 2011. Ballots must be returned and postmarked by midnight May 5, 2011. There will be no mail ballots if there is only one nominee for each position to be filled. No nominations from the floor. The Nominating Committee has selected the following three individuals for the three open board positions with the term being three years.

Paul Docktor 3 Year Term



Paul was born and raised in Great Falls. He has been a credit union member for more than 35 years. Paul has owned and operated One Stop Video for 23 years in addition to owning rental units in Great Falls. He has been married for 27 years and has three sons.

Dale R Bimler 3 Year Term



Dale R Bimler is very interested in serving another term on the Board of Directors of the Montana Federal Credit Union. He offers extensive business experience in a financial capacity, including performance of compliance audits for the Medicare program, performing the duties of a controller for a wholesale and retail electronics company, and managing a healthcare patient accounts department. He is currently the Director of System Accounting for Benefis Health Systems. He has been a

member of Montana Federal Credit Union for 36 years. He is a graduate of the University of Montana with a Bachelor of Science Degree in Accounting. He is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants.

Statement Notice

Please compare the December 31, 2010 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.

Hamilton Misfeldt and Company, PC
Certified Public Accountants
21 Tenth St. S., Great Falls, MT 59401

Ed Naughten 3 Year Term



Ed has served on our Board of Directors for the past 21 years and has been associated with the credit union movement in many capacities since 1967. His experience includes being a field representative for the Montana Credit Union League from 1967 to 1971. From 1971 to 1976, he served as Treasurer/Manager of Montana

Central Credit Union. In 1976, he became an agent for Northwest Insured Plan. From 1980 to 1983, he was the manager of Montana Air National Guard Credit Union.

Cut along dotted line and return

Nominations

Nominations by petition will be accepted until midnight, March 24, 2011. Only single nominees may be presented on a single petition by an individual wishing to be on the Annual Meeting Ballot. A minimum of two hundred four (204) 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, P.O. 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.

Member Appreciation Day

Tax Help!

Looking for a better experience when you file taxes this year? Let *MontanaFreeFile.org* help!

This website is dedicated to helping you learn where to receive free tax assistance and how to get your refund in as little as eight days at no charge.

Learn where to have your taxes prepared and E-filed for free! See if you qualify for a higher refund through tax credits like the Earned Income Tax Credit and Get a FAST REFUND with NO FEES!

Or consider volunteering at a local tax site—it's fun and rewarding! Training provided.

For more information, visit:
www.MontanaFreeFile.org

MontanaFreeFile.org is a partnership of Montana Legal Services Assoc., Montana Department of Revenue, Montana's Credit Unions, Opportunity Link, Inc., Rural Dynamics, Inc., and AARP Tax-Aide Montana.

Please call 800-666-6899 with any questions.

Montana Federal Credit Union's 71st Annual Meeting & Member Appreciation Day will be held on Thursday, May 19th at 5:30 at the Mansfield Convention Center at the Great Falls Civic Center. Our members can enjoy a brief annual meeting—followed by good food, good company, and the chance to win some great prizes! Please join us for an evening of fun!

For more information and details, please contact a Member Service Representative at 727-2210.

