



Summer 2010

MONTANA
FEDERAL CREDIT UNION
montanafcu.com

Prime Interest

| Credit Union Member's Newsletter



4.5 % APR
**2006 and newer
autos/RVs**
RVS - UP TO 72 MONTHS

If you're purchasing a vehicle or saving money by refinancing it from another institution, we have the right auto/RV loan for you.

Call us at 727-2210 and let's get you in that new vehicle or RV today!

Rates valid through 6/30/10

5 % APR
**2005
& older
autos/RVs**
RVS - UP TO 72 MONTHS

6.5 % APR
**2006
& newer
RVs**
73-144 MONTHS

7 % APR
**2005
& older
RVs**
73-144 MONTHS



Expect the best...

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MONTANA
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Earn

3.26 APY*
For balances up to \$10,000

0.50% APY* on the portion of your balance over \$10,000



2010 CUAC Raffle

The CUAC Raffle was another great success this year. Each Spring, employees of Montana Federal Credit Union sell CUAC raffle tickets to our members. Funds raised support the credit union movement through the Credit Union Advocacy Council (CUAC).

This year, our members helped Montana Federal Credit Union raise \$6663.00 in support of credit unions. Thank you for your continued support!

Total monies raised statewide were \$32,056. Congratulations to the following MFCU members who were state-wide winners:

- Charlene Lester, Fairmont Hot Springs Get Away Package*
- Jayne Wonsick, Sun Mountain Speed Golf Cart*
- Susan Quinn, Monte Dolack Lithograph*
- William Reed, \$500 Visa Gift Card*



70th Annual Meeting and Member Appreciation Day

Montana Federal Credit Union's 70th Annual Meeting and Member Appreciation Day was held on Thursday, May 20th at the Mansfield Convention Center at the Great Falls Civic Center. Over 500 members and guests enjoyed the evening's mixture of business, entertainment, and credit union hospitality. Incumbent Board candidates Coleen Balzarini and Randy Boysun were re-elected to three year terms. **Congratulations to these prize winners:**

\$70 Cash

- Delmer Thorne*
- Diane Guckeen*
- Jill Jensen*

\$70 & 2 car washes (courtesy of Fast Car Wash)

- Audrey Finlayson*
- Ali Coster*
- Mandi Ross*
- Robert Merry*
- Randy Peterson*

\$170 Cash

- Fred Wood*
- Ken Craig*
- Wayne Robinson*
- Chuck Rollins*

\$270 Cash

- Jeanne Schabel*
- Nadine Poupa*

\$370 Cash

- Diane Torgerson*

\$470 Cash

- Les Cox*

Kids' Basket Winners

- Breklyne Joseph*
- Lillian Erickson*
- Joran Woodard*
- Orlin McKinnley*



Expect the best...

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 a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (406) 727-2210.

We are committed to providing you with competitive products and services that will enable you to meet your financial needs and reach your financial goals. This necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect as described below, to companies that perform marketing or other services on our behalf. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

Information we receive from you on membership and loan applications and other forms;

Information about your transactions with us, our affiliates, or others;

Information we receive from a consumer reporting agency;

Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Montana Federal Credit Union, we will continue to adhere to the privacy policies and practices as described in this notice.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to safeguard your nonpublic personal information.



Night at the Ballpark!

Montana Federal Credit Union Night at the Ballpark will take place on

**Saturday, July 10th
7:00 pm**

Come out and support our Great Falls Voyagers as they take on the Missoula Osprey. Stop by any of our 3 locations to pick up your free tickets anytime after June 28th.

Hurry in—Quantities are limited. Limit 4 per member.

Tickets for members only.

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:

Independence Day Monday, July 5

Labor Day Monday, Sept 6

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 (\$5 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

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Colleen Holzheimer

Savings Insurance: Extended to 12-31-2013



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Shakespeare in the Park

Montana Federal Credit Union is proud to sponsor this summer's Shakespeare in the Park. Featured performances will include:



**"A Midsummer
Night's Dream"**
Monday, August 9th
"Julius Caesar"
Tuesday, August 10th

Performances will take place at 6:00 p.m. on the grounds of the University of Great Falls campus.

This is our way of giving back to the community. We invite everyone to join us for some great summer entertainment!



Rescue Mission Food Drive

Join Montana Federal Credit Union to make a difference in our community.

During the month of July, we will be collecting donations for the

Great Falls Rescue Mission/Haven of Hope. Please bring your generous donations of non-perishable food and personal care items to any of our offices. We will have collection barrels located at each of our 3 locations.

Please join us in lending a helping hand to those in need in our community!



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Call us at 727-2210 and we can help make this experience enjoyable while keeping you informed of the process.