



Spring 2011

MONTANA
FEDERAL CREDIT UNION

montanafcu.com

Prime Interest

Montana Federal Credit Union Member's Newsletter

Enjoy the things in life for less with **VISA**



%

APR
non-variable rate

No annual fees!
No cash advance fees!



Unlike other variable rate credit cards which can have APRs up to 30%, the interest rate on Montana Federal Credit Union's VISA card is a non-variable rate of 11.9% with **no annual fees or cash advance fees** allowing you to make your purchases when they benefit you the most. *Call us at 727-2210 to apply today!*

Expect the best...

901 Eighth Ave S • #15 Fourteenth St S • 540 Smelter Avenue NE • Great Falls, MT • (406) 727-2210 • 800-721-2242

montanafcu.com



Visit us online
and sign up for
eStatements!

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:

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



MONTANA
FEDERAL CREDIT UNION

Savings Insurance
Extended to 12-31-2013



AMERICA'S
CREDIT UNIONS



Portable TomTom
Ease GPS

Nintendo Wii
Sports & Resorts

Get-Away Package

Digital



Purchase your tickets now!

Tickets will be available for purchase through Friday, April 15th. Raffle drawing will take place on April 22, 2011. **Need not be present to win.**



2011 CUAC

Annual Meeting - May 19th!

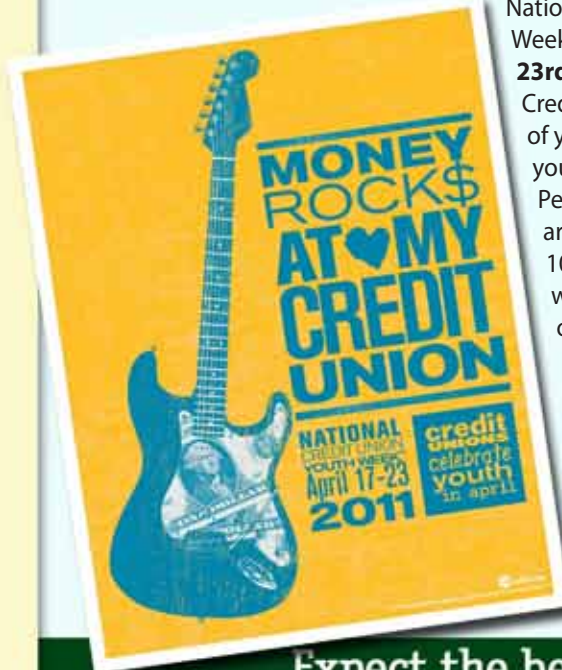
Please join Montana Federal Credit Union for our 71st Annual Meeting & Member Appreciation Day. This event will be held on Thursday, May 19th at 5:30 at the Mansfield Convention Center at the Great Falls Civic Center. A brief annual meeting will be held—followed by food, prize drawings, and good old credit union hospitality.

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

Due to the Annual Meeting, lobbies at all 3 locations will be closing at 4 pm Thursday, May 19th. Driveups will remain open until 6 pm.



National Credit Union Youth Week



National Credit Union Youth Week will be held **April 17th-23rd** and at Montana Federal Credit Union, we offer a variety of youth accounts to meet your needs. Our Pee Wee Penguin Young Saver accounts are for children up to the age of 10—and help make saving fun and rewarding with our Super Saver Stamp Cards. We also offer FYI (For Young Investors) accounts for youth age 11-22. Montana Federal Credit Union will be there for you—from your first checking account to your first loan...and beyond.



Stop in during Youth Week to open a youth account. Our friendly Member Service Representatives would be happy to visit with you about getting you on the right path to meeting your children's financial goals.

Expect the best... **Service** **Auto Loans**



Digital Camera

Two \$250 Gift Cards

Fly Fishing Outfit

Portable Golf Cart

Get-Away Package

Two \$250 Gas Cards

PLUS! A Custom-made Pearl Necklace with Matching Earrings, Framed print by Mark Ogle and a hand-made quilt by Faye Good!

RAFFLE-14 GREAT PRIZES!



Proceeds benefit

Montana Credit Union Advocacy Council—supporting Montana's credit unions. Contributions are not deductible as charitable contributions for federal income tax purposes. (40% of all contributions will go to CUAC and 60% of all contributions will go to CULAC). Support your credit union! Stop in and purchase your raffle tickets today.

Earn rewards with... Free Checking

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



myRewards CHECKING®

Montana Federal Credit Union's **myRewards Checking** program is free checking at its finest, with sky-high dividends and other great benefits like nationwide ATM fee refunds**. Plus, no minimum balance or monthly fees!

for more information, visit: montanafcu.com/myrewards
or call Member Services at 727-2210

All you need to do is:

- Make 12 debit card purchases monthly
- Enroll and receive eStatements
- Set up one direct deposit, one automatic withdrawal or conduct one online billpay transfer

*Annual Percentage Yield (APY) accurate as of 01/11/2011. Rate tiers are as follows: 3.26% APY applies to balances of \$0.01-\$10,000 and 0.40% APY applies to balances over \$10,000 as long as qualifications are met each statement cycle. 0.05% APY applies to all balances if qualifications are not met. Rates may change after account is opened. Fees may reduce earnings. No monthly service charge. Available to personal accounts only. **ATM fee refunds up to \$10 per cycle when qualifications are met.

Savings

Online Banking

Loan Rates

And More!



A rate to celebrate!

3.89 % APR
Auto Loans
Vehicles 2007 and Newer
not over retail. Up to 72
months
OAC



Letter from the President

2011 sounds surreal. We have been in this financial mess for almost three years. I have read that we officially came out of this recession in the summer of 2010? With an unemployment rate of 8.9% and probably higher, I just don't see the real light at the end of the tunnel. Things are somewhat improving, but not quick enough. Savings rates are still deeply depressed and loan rates are at near record lows. We need to implore our congressional delegation to fight for a reduction in our national debt and for a balanced budget. Neither of these will be easy to accomplish, but to do nothing is a road to a prolonged and painful path for a full recovery. It is only through your full cooperation in lobbying our congressional delegation that we can hope to remedy this financial mess!!

On a more positive note, we just completed our annual examination by our federal examiners. I am pleased to tell you that Montana Federal Credit Union was given the highest rating possible, a CAMEL rating of one! Your credit union is in excellent financial shape. We have received this rating due to a combination of outstanding operational ratios, very low delinquency and above average capital. I am very proud of this rating. This could only have been accomplished by having an outstanding staff to serve you and a board of directors to guide us. I thank each and every one of them for their contributions in making this the best credit union!

I would like to advise you of some upcoming changes that will be taking place. We are in the process of changing to a plain paper receipt for all transactions. This will save the credit union money and be easier to read. Sometime in late summer or early fall, we will be replacing our online banking and bill pay sites. This has been a long time coming. I believe you will find the new product to be easier to access and more user-friendly. We will start an educational process in early summer.

Once again, I would like to thank each and every one of you for your continuing support. This is your credit union and I am proud to serve you. Stay warm, spring will get here.

Wally Benz

Thank you and God bless!



New and Improved!

Online Banking and Billpay

Coming soon!

Did you know...

In Montana, up to \$250,000 in assessed value of a primary residence home or mobile home can be protected against most creditors' claims if the owner files a homestead declaration.

After the homestead declaration form is completed, signed and notarized, it should be filed in the office of the clerk and recorder in the county in which the home or mobile home is located. If married, both spouses should sign the declaration. For a copy of the homestead declaration, visit:

<http://www.dphhs.mt.gov>



Just a Reminder...

At Montana Federal Credit Union, your financial security is important to us. As we are

continually striving to combat fraud, please notify us of any travel plans in order to ensure that your debit and credit card charges are approved. Thanks again for giving us your business.

Expect the Best!

