



MONTANA
FEDERAL CREDIT UNION
montanafcu.com

I am ...

- DILIGENT
- ATTENTIVE
- INFORMED
- ADAPTIVE
- EAGER
- EXCELLENT
- FABULOUS
- CHARMING
- MODEST

Prime Interest

Montana Federal Credit Union Member's Newsletter • Summer 2011

CELEBRATE SUMMMER
3.89% WITH
APR

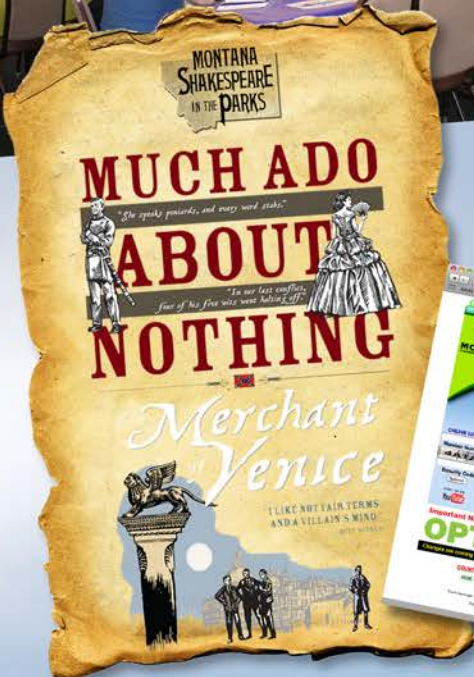


VEHICLES 2007 AND NEWER
NOT OVER RETAIL
UP TO 72 MONTHS ON

Some restrictions apply



MONTANA FEDERAL CREDIT UNION
71st ANNUAL
MAY 19
MANSFIELD CO



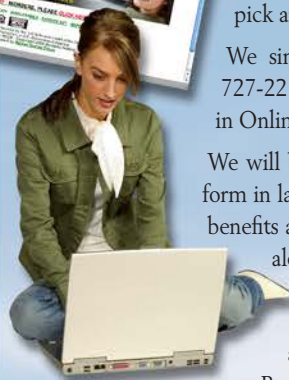
Shakespeare in the Park ...

Montana Federal Credit Union is pleased to sponsor this summer's Shakespeare in the Park. Featured performances will include "Much Ado About Nothing" on Monday, August 8th and "The Merchant of Venice" on Tuesday, August 9th. Performances will be held at 6:00 p.m. on the grounds of the University of Great Falls campus. Please join us and take advantage of these great summer entertainment opportunities!



New and Improved Online Services ...

Be sure to check out our great eServices program! eStatements give you all the features and functionality of our traditional paper statements along with speedy and secure delivery straight to Online Banking. Utilizing eStatements helps save your credit union money and minimizes paper waste. eLetters work hand in hand with eStatements



eServices

to deliver routine letter correspondence to you electronically, also saving time and money. Enrolling in the eServices program also gives you access to eAlerts. With eAlerts, you can set certain parameters on your accounts that will cause an alert to be sent via email or text message (for example: notifying you that your loan payment is now due or that your checking account balance has dropped below a specified dollar amount). As an eServices user, you can pick and choose which eAlerts you would like to utilize.

We simply need a valid email address to get you started. Contact us at 727-2210 to sign up or for more information. You can also sign up for eServices in Online Banking.

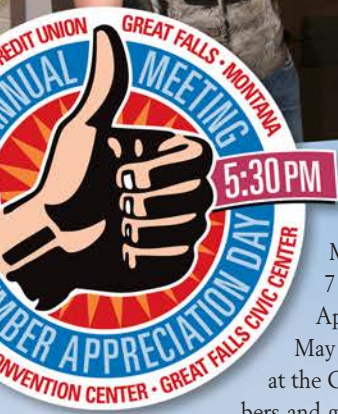
We will be launching our new and improved Online Banking and Billpay platform in late August. This new program will offer you all the same benefits as our existing Online Banking program along with additional features including Money HQ (a personal financial management resource) and enhanced Billpay functionality.

Be on the lookout for additional information about this great new online resource.



Rescue Mission Food Drive ...

Join Montana Federal Credit Union and help make a difference in our community. We will be collecting donations for the Great Falls Rescue Mission/Haven of Hope throughout the month of July. Please bring your generous donations of non-perishable food and personal care items to any of our locations. We will have collection barrels located at each of our 3 offices. Please join us in supporting the Great Falls Rescue Mission.



MFCU 71st Annual Meeting ...

Montana Federal Credit Union's 71st Annual Meeting and Member Appreciation Day took place on Thursday, May 19th at the Mansfield Convention Center at the Great Falls Civic Center. Over 500 members and guests attended the evening's mixture of business and entertainment. Since its inception in 1940, Montana FCU has grown to over \$170 million in assets and serves over 20,000 member accounts in a three county area.

Wally Berry, President/CEO, welcomed the members to the meeting as reports, election results and entertainment were presented to the membership. Mr. Berry thanked all the members, staff, Board, and Supervisory Committee for their strong support over the many years. Incumbent Board candidates Dale Bimler, Paul Dockter and Ed Naughten were re-elected to three year terms.

View the Annual Report online at www.montanafcu.com/downloads.asp

CUAC Raffle Winners ...

The CUAC Raffle was a great success this year. Each Spring, Montana Federal Credit Union employees 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 \$4485.00 in support of credit unions. Thank you for the outstanding participation!

Total monies raised statewide were \$28,516.00. Congratulations to the following MFCU members who were state-wide winners: Roger Chovanak, Hand-made quilt; Mary Fry, Custom-made pearl necklace and earrings; Ken Meske, Nintendo Wii Sports & Resorts.



Annual Meeting Prize Winners!

\$50
Richard Holets
Kay Stevens

\$50 & 2 car washes
(courtesy of Fast Car Wash)
Winston Dorr
Morgan Larch
Angie Poupa
Tanna Zbinden

\$100
Steve Birkoski
Tyson Dockter
Gerald Dolan
Matt Fuller
Madeline Gillespie
Jim Hall
Char Kraus
Irene Olson
Karleen Voytoski

\$100 & 2 car washes
(courtesy of Fast Car Wash)
Phyllis McNett

\$150
Gene Patton
Carol Peretti
Joe Pilecki

\$200
Alice Sullivan

\$250
Joyce Ziegenhagel

Kids' Basket Winners
Callie Criss
Meredith Gilcher
Joseph Keller
Jayden Schmidt

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 4
Labor Day Monday, September 5

Savings Insurance
Extended to 12-31-2013



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	Directors	Randy Boysun
			Mark Nash
Vice Chairman	Coleen Balzarini		Ed Naughten
Secretary	Cheryl Patton	Associate Directors	Tom Bryant
			Colleen Holzheimer
Treasurer	Dale Bimler		



Visit us online
and sign up for
eStatements!

11.9%

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



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!

FREE TICKETS FOR MEMBERS

MONTANA FEDERAL CREDIT UNION NIGHT AT THE BALLPARK

Come out and cheer on our Great Falls Voyagers as they take on the Orem Owlz on **Saturday, July 16th • 7:00PM**

Stop by any of our 3 locations for your free tickets after July 1st. Hurry in—Quantities are limited. Limit 4 per member.

FREE TICKETS FOR MEMBERS

LIVE THE AMERICAN DREAM HOME MORTGAGE SOLUTIONS

Montana Federal Credit Union takes great pride in helping our members to buy - and keep - their homes. Our mortgages feature below-market rates and member-friendly terms. Whether you're in the market for a first home, upgrading to a bigger home or shopping for a vacation home, we are here to help with:

FHA/VA Loans

First Time Home Buyers

Down Payment Assistance Programs

Second Homes or Vacation Homes

Conventional Loans

Refinancing

Please call us at 727-2210 or stop in to visit with one of our knowledgeable real estate loan officers.





FACTS **WHAT DOES MONTANA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and overdraft history
- payment history and transaction or loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reasons Montana Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Montana Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions? Call (406) 727-2210 or go to www.montanafcu.com

What we do	
How does Montana Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Montana Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or apply for a loan - make a wire transfer or show your driver's license - make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Montana Federal Credit Union does not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mailhouse, mortgage companies, consumer reporting agencies, and check/share draft printers</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Montana Federal Credit Union doesn't jointly market</i>

Other important information	