



THE TORCH

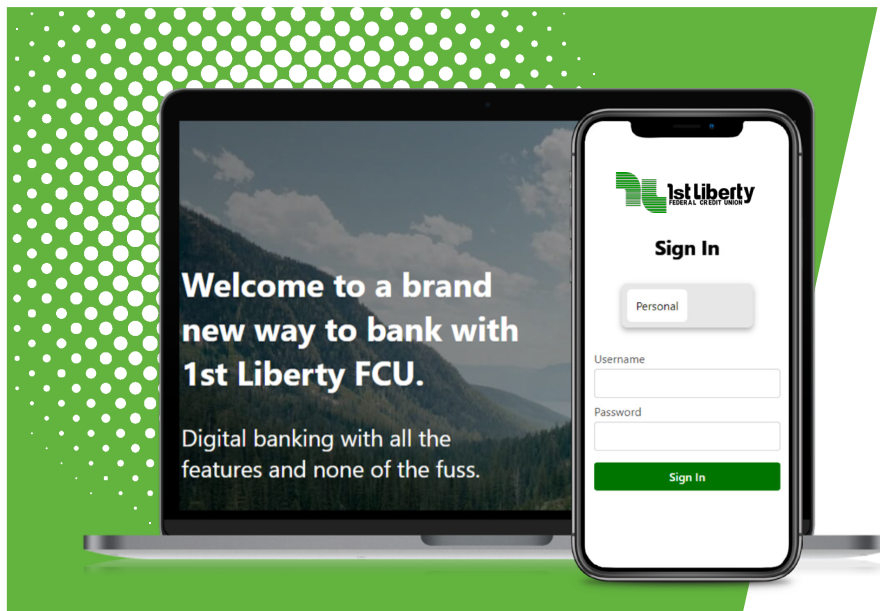
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Winter 2023

New and Improved Digital Banking Arriving in 2024



**Easy.
Fast.
Secure.**

The way digital banking should be.



Our digital banking systems are expected to be updated in February of 2024! This means both the mobile and online versions of virtual banking will look a little different. Added security layers such as multi-factor authentication will be included in the upgrade, as well as convenience features such as accessing both the mobile and online versions using only one username and password. Please note that **both** primary **and** joint account owners will need to ensure the information below is current and correct for **each** account holder. This information is essential for access to the new digital banking systems along with enhancing your experience for existing products and services. Although the same username and password will be used for both systems, this only applies to each person on the account. This means there will be separate logins needing to be set up for each individual on the account, thus different login credentials will be necessary for each user.

- Email Address
- Mobile Phone Number
- Home Address
- Zip Code
- Last Name (if recently changed)

The same features available through our current digital banking systems will remain in place. However, you can expect to see additional features such as:

- Viewing Your Credit Score
- Viewing uChoose Rewards Points
- Adding External Accounts
- Making Loan Payments
- Sending & Receiving Money via Zelle
- Budgeting and Savings Tools
- And More!

Be on the lookout for future communications regarding this exciting change! If you have any questions or need to make changes to your information, please stop into your nearest branch or call us at 1-800-824-0585.

25 Years of Operation Happy Holidays

This year we celebrated the 25th year of Operation Happy Holidays (OHH)! That means we have been able to celebrate 25 years of spreading holiday cheer to troops who are deployed from Montana during the holiday season. Items that remind the recipients of Montana are included in the packages such as huckleberry taffy, beef jerky, and Montana-shaped stickers. Additionally, holiday greeting cards made by local elementary school students are included in the care packages. This year, over 200 troops received these items.



We would like to express our appreciation to those who provided donations for Operation Happy Holidays. We also extend a heartfelt 'thank you' to the staff and volunteers who helped prepare, assemble, and ship the packages as well as the schools who participated in making the greeting cards. Without your generous contributions and time donated, we would not be able to sustain the mission of OHH or express appreciation to the servicemen and women deployed during this time of year.



Toys for Tots



Thank you to everyone who provided a donation for Toys for Tots of Northcentral Montana! They are a valuable resource in providing new toys to children in need throughout the country, not just Montana. In 2022, Toys for Tots of Northcentral Montana distributed

over 7,100 toys to over 3,500 children. Between two of our branches that served as drop-off locations – RH Scott and Riverview – we were able to fill over two boxes full of toys!



HOME IMPROVEMENT LOANS TO FIT YOUR NEEDS



Second
Mortgage



Home Equity
Line of Credit



HOLIDAY CLOSURES

MARTIN LUTHER KING DAY:

MONDAY, JANUARY 15

PRESIDENTS' DAY:

MONDAY, FEBRUARY 19



EMPLOYEE SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who will be celebrating milestones in the first quarter of 2024. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Steve Grooms

25 Years

Important Tax Refund Information

Per 1st Liberty's procedures, any income tax refunds received via ACH must be deposited into an account bearing the name or names on the income tax refund. if the refund is a joint refund, it must go into a joint account owned by the same people named on the refund.

Tax Refund?

1st Liberty Federal Credit Union's
ABA (routing) number is 292977349.

We put YOU 1st

Board of Directors Volunteers Wanted

VOLUNTEERS

We welcome those who have a passion for the credit union movement and are interested in creating a positive impact for those in their community to serve as a volunteer on the Board of Directors. This is a great opportunity to engage in the general direction of our credit union. To follow the protocol specified in the bylaws of the credit union, the necessary forms must be completed and received by 1st Liberty no later than **February 9, 2024**. Nominations for vacancies may be made by petition signed by 1% of the membership. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

The duties of the Board of Directors are to oversee the general operation of the credit union, to set policy, and to adhere to the bylaws and federal regulations that govern federal credit unions. The volunteer committees support the Board of Directors. Interested individuals should display a strong sense of responsibility, a desire to promote the credit union mission, and have knowledge in some area of credit union activity. Ideal candidates should have a background in finance and/or business, be willing to donate 2-5 hours a month to serve, be bondable and be able to be approved by the NCUA. Board members are elected for a two year term and are scheduled to attend monthly board meetings, annual meeting, and strategic planning sessions. All members, 18 or older, are eligible to hold any office in the credit union and may be appointed to serve on committees.

If you are interested in volunteering your time and becoming one of the essential pieces of the credit union movement, please submit a letter of interest and an updated BIO to the Secretary of the Board of Directors at:

Secretary of the Board of Directors
1st Liberty Federal Credit Union
P.O. Box 5002
Great Falls, MT 59403-5002

Local: 1-406-761-8300

■ www.1stliberty.org ■

Outside: 1-800-824-0585

LOCATIONS

Robert H Scott Branch

6200 3rd Avenue North
Great Falls MT 59405

10th Ave South Branch

505 10th Avenue South
Great Falls MT 59405

Riverview Branch

401 Smelter Avenue NE
Great Falls MT 59404

Malmstrom AFB Branch

228 75th St North Bldg. 1082
MAFB MT 59402

Conrad Branch

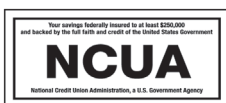
202 South Main Street
Conrad MT 59425

Cut Bank/Browning Branch

310 West Main Street
Cut Bank MT 59427

Shelby Branch

121 1st Ave SE
Shelby, MT 59474



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