



THE TORCH

A Publication of 1st Liberty Federal Credit Union

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www.1stliberty.org

Spring 2024

Digital Banking Launching in April



We are pleased to announce the launch date of our new digital banking systems! Beginning April 9, 2024, your mobile and online banking experiences will be faster, easier, more convenient, and more secure. With this new launch, you can expect to see new and existing features including:

- View your credit score
- Add external accounts
- Make loan payments
- Send & receive money via Zelle
- Budgeting and savings tools
- And more!

Digital banking has revolutionized money management and accessibility, and we want to ensure you have the tools necessary to achieve your financial needs. With this update of mobile and online banking, there are some things you should be aware of. Please familiarize yourself with the information below so you are prepared for the transition and have the ability to access the new systems.

To learn more, please visit www.1stliberty.org

How to Prepare

When mobile and online banking simultaneously launch, you will be prompted upon login to create a new username and password. **It is critical that both primary and joint account owners ensure the information below is current for both account holders.** This information is essential for access to the new systems.



Email address



Mobile phone number



Home address



Zip code



Last name
(if recently changed)

Home improvement loans

to fit your needs.

Apply online at www.1stliberty.org



Vacation Club Matures on June 1, 2024

The funds in your club account will be disbursed on the maturity date or the first business day thereafter and transferred to the Primary Share Account. You may contact 1st Liberty FCU at 800-824-0585 for the maturity amount, the new declared dividend rate and Annual Percentage Yield (APY) on June 1st or the first business day thereafter. The new declared rate and APY will also be available on our website under the PRODUCTS & SERVICES – SHARE RATES. If you opt to deposit funds into a Vacation Club Account following this maturity date, the new maturity date will be June 1, 2025.

HOLIDAY CLOSURES

MEMORIAL DAY:

SATURDAY, MAY 25 & MONDAY, MAY 27

JUNETEENTH:

WEDNESDAY, JUNE 19

INDEPENDENCE DAY:

THURSDAY, JULY 4

Scams to Be Aware of in 2024

In today's digital age, financial scams have evolved from pesky phone calls and door-to-door schemes to sophisticated online tactics. One of the most prevalent forms of cyber fraud is known as "phishing." This typically occurs through fraudulent emails, text messages, or websites that mimic trusted organizations such as banks, government agencies, or well-known companies. These messages often contain urgent requests for personal information, such as passwords, social security numbers, or credit card details, under the guise of resolving an issue or claiming a reward. Here are some warning signs to watch out for and recognize phishing scam:

- Sense of urgency
- Generic or unfamiliar greetings
- Requests for personal/financial information
- Suspicious links
- Poor grammar and spelling
- Unusual requests
- Suspicious attachments

You can protect yourself by staying informed of the latest phishing tactics, updating reliable antivirus software and firewalls onto your devices, and not clicking on any suspicious links or sharing your personal identifying or financial information with anyone. By remaining vigilant and following these tips, you can safeguard your personal and financial information from phishing scams and minimize the risk of identity theft and financial loss.

Annual Meeting Notice

SAVE THE DATE!

Join 1st Liberty Federal Credit Union as we celebrate our 69th Annual Business and Membership Meeting taking place on Saturday, May 18, 2024, at the University of Providence Conference Center in Great Falls, MT. Commencing at 11 a.m., this gathering promises an enriching experience for all attendees.

This year's agenda will provide comprehensive insights into the credit union's operations and future endeavors. Reports will be presented from the Board of Directors, the President/CEO, and the Supervisory Committee. Additionally, you will be able to hear the report of the election of officers. In response to evolving membership needs and market dynamics, we have made a strategic decision to centralize our Annual Business and Membership Meeting in Great Falls, MT. This centralized location ensures accessibility among our diverse membership base.

Attending this meeting presents a unique opportunity to interact with the dedicated individuals who form our Board of Directors. These volunteers devote their time and expertise to guide the credit union towards excellence, ensuring that you, our esteemed member, have access to financial products and unparalleled service standards necessary to fit your needs. We will reflect on the achievements of the past year, unveil exciting updates, and discuss future plans. Your voice matters, and this meeting serves as a way for you to share feedback and suggestions. Of course, no gathering would be complete without a delectable meal. You will also be able to test your luck with a spin on our Cash Wheel, and gain the opportunity to win a grand prize. We anticipate your presence as we celebrate our shared achievements and embrace the possibilities that lie ahead.

COMMUNITY SHRED DAYS ARE BACK!

Reduce the risk of identity theft by safely discarding old, personal documents. Bring them and a can or two of food for your local food bank per container of documents you shred, and join us for this FREE community event. **Shred limit of up to 3 boxes.**

April 22, 2024:

RH Scott Branch: 10 AM - 12 PM
Riverview Branch: 3 PM - 5:30 PM

April 23, 2024:

Cut Bank Branch: 10 AM - 11 AM
Shelby Branch: 12 PM - 1 PM
Conrad Branch: 2:30 PM - 4 PM

GET YOUR TICKETS TODAY

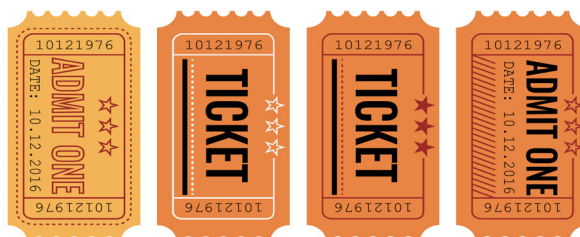
To assist us in our planning, we are offering discounted pricing on tickets purchased in advance of the Annual Business and Membership Meeting. Proceeds will be donated to local food pantries.

Tickets Purchased in Advance

* \$1.00 Adults * \$.50 Children

Tickets Purchased at the Door

\$2.00 Adults/Children



We put YOU 1st

Nominations for the Board of Directors

TRACIE FAULK has worked at the Military and Family Readiness Center on Malmstrom Air Force Base since 2005. She is currently the Flight Chief of the Military and Family Readiness Center managing multiple programs that support and strengthen the Malmstrom community. Tracie has extensive knowledge and experience as an Accredited Financial Counselor and is well qualified to assist airmen, military families and members of 1st Liberty FCU. Tracie was on active duty in the Air Force from 1992 to 1999 as a Traffic Management Specialist. She enjoys spending time with her wonderful family and traveling. Ms. Faulk has been serving on the Board of Directors for 1st Liberty Federal Credit Union since June 2012.

ANNE STORDAHL has served faithfully as a member of 1stLiberty FCU's Board since March of 2020 and the Supervisory Committee of 1st Liberty FCU since February 2018. Her responsibilities have included auditing branches in Conrad, Cut Bank and Shelby. Anne is a local business owner of "A Shear Happiness." She uses her business skills, common sense, and people skills to be a great asset to the Credit Union. Her educational background includes Blanco Hair Trade School of Cosmetology, accounting and general studies at MSU Billings, and the Small Business Administration class of 1998. She is a great communicator, has strong listening skills, and has exceptionally represented the Hi-Line of Montana at the Credit Union over the last 4 years. She serves in leadership positions on the local swim team board and volunteers her time at school & church activities. She is married to Randy Stordahl and they have three kids. Through their actions, Anne and her family have demonstrated that they are very strong members of the Conrad and Credit Union community.

KIMBERLY FASHING is working as an Accounting Technician at the 341st Missile Wing, Malmstrom AFB. She was appointed as an Associate Board member in August of 2023 and in December 2023 was appointed to a full Board seat at the Credit Union. Kimberly has a strong accounting and finance background with fifteen plus years of accounting/bookkeeping/ finance related experience. Kimberly has been married to her awesome husband, Andy for 35 years; They have 2 sons, Brenden, 30 who owns his own heavy equipment Co in Grants Pass OR, he's married with 2 children; daughter Charlee 4 & son Huxley (a miracle baby) 13 months. Nicholas, 27 and family live in Great Falls. He's graduating this month with his Bachelors in Fisheries and Wildlife looking to be a Montana Game Warden. Married with two daughters, Everleigh, 4, and Esther, 4 months. Kimberly is very outgoing and always looking for new and fun things to do and learn, among her many talents is quilting. Kimberly is a good fit at the Credit Union and well qualified to serve on the Board.

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

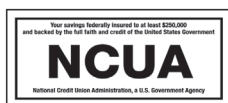
202 South Main Street
Conrad MT 59425

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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