



THE TORCH

Vol 30 Issue 4

www.1stliberty.org

Winter 2017



IN MEMORY OF STEVE KUBICK

With a heavy heart we said goodbye to former 1st Liberty President/CEO and volunteer, Mr. Steve Kubick, this past October. Steve had served the credit union for many years and had a passion for helping others, both professionally and personally. Mr. Kubick and his wife Penny had been involved with 1st Liberty since the 1960's. Steve served as President/CEO for over 10 years between 1990 and 2000, and in 1999 he started Operation Happy Holidays. Even when Steve retired from his role as CEO in 2000, he and his wife remained as active volunteers of the credit union and were personally involved in seeing that all Airmen deployed from a Montana base overseas during the holiday season would receive a reminder from home that they are not forgotten. Mr. Kubick has touched many lives. His passion for life was contagious and his commitment to make lives better is an example for us to follow and build upon. Steve will be missed greatly.



OPERATION HAPPY HOLIDAYS 2017

1st Liberty Federal Credit Union would like to extend a huge thank you to those who selflessly gave their time, support, and/or money to Operation Happy Holidays. This year was especially memorable as we remember former 1st Liberty President/CEO, Mr. Steve Kubick, who founded the program in the year 1999. Operation Happy Holidays was always Steve's dream, so when he passed away this past October, it was requested that donations be made to the program in lieu of flowers for his memorial.

Operation Happy Holidays ensures that our military men and women who are deployed down range and are spending the holidays away from their families are provided with a small taste of home, and a homemade holiday greeting card to thank them for their sacrifices and service. 1st Liberty FCU employees and volunteers were able to send 150 packages to soldiers overseas. Inside each package was a bag of beef jerky, huckleberry taffy, and holiday greeting cards from local Great Falls grade school students. The packages were sent to troops from Malmstrom Air Force Base, Montana Air National Guard, Montana Navy Reserves, and Montana Army Guard and Reserves.

Thank you again to everyone who was able to participate, and thank you to the military men and women who fight every day to protect our freedom.

ONLINE BANKING — HOW TO STAY SECURE



PROTECT YOUR CREDIT UNION ACCOUNT DETAILS

At 1st Liberty FCU, keeping your information secure is our number one priority. We would like to share a few tips with you to help you stay safe while using Freedom Teller, the 1st Liberty app, or other online banking services.

To avoid becoming a victim of cyber threats, your personal login and identification data needs to be well protected. The password used for your account login should be different from other account passwords and not shared with others or stored on your computer. It is always best not to divulge personal information, such as your birthdate, on social media channels because that makes it easier for fraudsters to get ahold of your identity.

BEWARE OF SOCIAL ENGINEERING TACTICS

1st Liberty FCU will never use channels such as email to request for you to update or disclose your electronic banking account or login information. If you receive such an email posing as us, contact us immediately to report the request. Do not click on any link inside of the email.

PRACTICE SAFE SURFING HABITS

Refrain from accessing your credit union account from public computers or unsecured Wi-Fi networks. Even if you are accessing the online banking site on your own computer, always log off and clear the cache on your browser to remove the transaction records. Also stay away from surfing suspicious websites as you might unknowingly download malicious software.

CHECK YOUR ACCOUNT TRANSACTIONS REGULARLY

No matter what precautions you take, there is always a small chance the bad guys will get your financial information. As a precautionary measure, you should check your account regularly. That way, if you notice anything odd you can contact us and get it stopped right away.

Sign up for your Identity Protection offered with Rewards Plus Checking that way if anything does happen, you'll be alerted of it immediately and have the experts help you out.



KNOW BEFORE YOU BUY WITH CARFAX

Are you in the market for that perfect pre-owned vehicle, but can't sign on the dotted line because you don't know where it's been? For a limited time, 1st Liberty would like to provide you with a free Carfax report. All you need to do is locate the Vehicle Identification Number on the vehicle you are interested in and stop by your favorite branch to receive your copy. If the report meets your expectation, let us make it easy to finance your new vehicle. We have a loan for that!

Your Carfax report will contain important vehicle history such as:

- Accident and Damage History
- Service Records
- Ownership History
- Odometer Rollback
- Open Recalls
- And More!

If you find a deal that sounds too good to be true, it probably is, so know before you buy!



NEW YEAR'S RESOLUTIONS



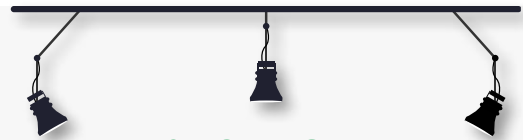
Life has many milestones, from owning your first car and attending college, to getting married, buying a home, and starting a family. As the New Year approaches, it's never too early to write down a few resolutions and

start planning for the future. At 1st Liberty Federal Credit Union, our 1st priority is you and your loved ones. We are here to help you every step of the way as we begin this New Year together and you encounter some of life's exciting milestones. Whether it is setting up a Youth Savings account for your son or daughter, finding the perfect personal loan to help you buy that new winter toy and assist with college, buying your first home, or saving for retirement, we are here for you. At 1st Liberty, we are more than just a credit union, we are a family and we encourage you to come to us if you need help achieving your life goals. Thank you for being a loyal member and we hope you have a joyous 2018!

HOW TO IMPROVE YOUR CREDIT CARD EXPERIENCE

By now you probably have seen firsthand, the benefits of your 1st Liberty Visa debit card that goes along with your Rewards Plus checking account. Did you know that your credit union also offers Visa credit card loans with rewards? There are many benefits that go along with having a credit card with 1st Liberty including competitive interest rates, enhanced security features, no balance transfer fee, no annual fees, and more! To help you make the most of your credit card experience, we have put together some information to keep you in good credit:

- Keep a close eye on card transactions by viewing the transaction history on the 1st Liberty mobile app or Freedom Teller (online banking)
- Visit www.scorecardrewards.com to learn how to make the most of the rewards that come with your card.
- Keep your credit limit in mind. It is ok to start with a smaller limit on your first credit card to make spending more manageable.
- The Annual Percentage Rate, while competitive, comes into play only if you are unable to pay off the entire balance each month.



SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who celebrated milestones in the fourth quarter of 2017. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Melissa Moritz	10 Years
Brenda Schlough	5 Years
Tracie Faulk	5 Years

IMPORTANT IRA INFORMATION

Your IRA balance, as of December 31, 2017 is the fair market value of your IRA which will be reported to the IRS.

TAX REFUND?

Use IRS direct! Use 1st Liberty's ABA (routing) number 292977349 on your IRS 1040 form in the section labeled "Refund."

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.



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

Grand Forks Branch
3197 South 17th Street
Grand Forks ND 58201

LOCAL

1-406-761-8300

OUTSIDE LOCAL AREA

1-800-824-0585

www.1stliberty.org



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We put YOU 1st



YOU CAN HELP US MAKE A DIFFERENCE JOIN THE 1ST LIBERTY TEAM AS A VOLUNTEER

Serving as a volunteer on the Board of Directors is a great way to participate in the general direction of the credit union. To follow the protocol specified in the bylaws of the credit union, the necessary forms must be completed and received by the credit union no later than February 12, 2018. 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 adhere to the bylaws and federal regulations that govern federal credit unions. The volunteer committees support the Board of Directors. Interested persons exhibit 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 vital links of the credit union movement, contact 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

HOLIDAY CLOSURES

MARTIN LUTHER KING DAY - JAN. 15

PRESIDENT'S DAY - FEB. 19