



# THE TORCH

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www.1stliberty.org

Summer 2017

## FREE COMMUNITY SHRED DAY



On Monday, May 1, 1st Liberty FCU successfully ended tax season by hosting a free community shred event at the Riverview branch. Credit union staff assisted community members with quickly and safely disposing of nearly 2.5 tons of personal documents. In return, the community donated 244 pounds of food to the Great Falls Food Bank. 1st Liberty FCU plans to host another shred event in October this year. Increasing awareness of the threat of identity theft and giving people a great way to protect themselves is a wonderful example of living the credit union philosophy of people helping people while providing exceptional service.

## RH SCOTT SCHOLARSHIP RECIPIENT



Congratulations to Brianna St. Lawrence Brody, recipient of the 2017 RH Scott Scholarship. Brianna is enrolled in the Nursing program at Great Falls College MSU, holds a 4.0 GPA and is expected to graduate in May 2020. She lives with her husband Sgt. Daniel A. Brody, who is stationed at the 120th Air Wing, Montana National Guard, and her four children: Alexander, Calista, Zeke, and Zola.

## IMPORTANT NOTICE:

Christmas Club matures October 1, 2017. 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 October 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 Christmas Club Account following this maturity date, the new maturity date will be October 1, 2018.



## EMAIL SECURITY

“When in doubt, throw it out!” In mid-May, criminal hackers released a new strain of email ransomware that affected thousands of organizations in over 70 countries. If opened, this fast-spreading malware has the potential to infect all workstations in a network. Internet hackers will sometimes use a fake email address to make the email appear as though it is coming from a reliable source. However, if you hover over the address with your cursor, you will often notice that the address is actually different than the one appearing on your screen.

If you or a family member receive an email that appears suspicious, or looks unfamiliar, it is best to not open it. If there is a .zip file (or any unasked for file) in the attachment, do not click on the subject line, instead delete the entire email. At 1st Liberty FCU, our members and their safety is our number one priority. Our internet connections are always secured and you can rest assured that your information is safe. We will never sell your information to third party sources. Keep these safety tips in mind to prevent yourself or a loved one from falling victim to this dangerous scheme.

## SPOTLIGHT

We would like to congratulate and thank those employees who celebrated milestones in the second 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:

Faiya Lomeli	25 Years
Ellis Heggen	5 Years
Janet Fairchild	5 Years
Candace Head	20 Years



## STEVE GROOMS TESTIFIES AT SENATE BANKING COMMITTEE HEARING IN D.C.

Our own Steve Grooms, CEO, had the opportunity to testify at a Senate Banking Committee hearing in Washington, D.C. this June. The hearing provided an opportunity for witnesses to share how financial institutions support their communities, illustrating the need for relief from excessive regulations.

## RAY GRAF RETIRING

After 14 years of outstanding service, 1st Liberty Supervisory Committee member Ray Graf is retiring. He will be missed, but we wish him the best as he embarks onto new adventures in life. Thank you Ray, for your service at the credit union.

## LOW RATE AUTO LOANS LOCAL SERVICE

Is a new car in your future? With a 1st Liberty auto loan you can be one step closer to owning your dream vehicle. We have partnerships with several local dealerships including City Motors, Bison Ford, Bleskin Motors, Big Sky Harley, Courtesy Ford - Conrad, Taylor's AutoMax, Jim Taylor's - Fort Benton, ACR, King Motors, and Pete's Auto. Visit any of these dealerships to receive a 1st Liberty auto loan on a new or used vehicle with longer terms, more options, low interest rates, and friendly service from people you know and trust.





## MEET YOUR 1st LIBERTY MORTGAGE TEAM

After months of searching, you've finally found the perfect home for your family. You know exactly what you want and are ready to secure the right home mortgage loan for you. 1st Liberty FCU offers superior home mortgage services with low interest rates and a variety of great options.

By working with one of our talented home mortgage lenders, Darcy or Marianne, located in the Riverview branch, you can assure that you are receiving the best service on your mortgage. Our mortgage team is here to serve you throughout every step of the home buying process.



Darcy Haldane - Mortgage Loan Originator  
NMLS# 780255  
(406) 761-8300 ext. 317  
darcy.haldane@1stliberty.org  
401 Smelter Ave. NE Great Falls, MT 59404



Marianne Sepich - Mortgage Loan Originator  
NMLS# 799800  
(406) 761 8300 ext. 310  
marianne.sepich@1stliberty.org  
401 Smelter Ave. NE Great Falls, MT 59404

## REMEMBERING GORDON ELINGS

It is with heavy hearts we note the recent passing of Gordon Elings, 59 of Conrad, Montana. Gordon served faithfully for 11 years on the 1st Liberty FCU Board of Directors with dedication and commitment to his duties and responsibilities. Gordon is survived by his wife Anna Maria Duncan Elings, Conrad, his children, son Dirk Elings (Amanda & granddaughter Scotlyn), Conrad, daughter Mardi Elings, Seattle WA., stepson Luke Thisselle (Andrea, grandsons Zane & Asher), Helena, stepdaughter Nadine Thisselle (Jeremiah Habets), Seattle WA. Gordon was very good with people and numbers, he made a significant contribution to the success of 1st Liberty FCU, Gordon will be dearly missed.

## EMV DEBIT CARDS

1st Liberty FCU is pleased to announce that we are beginning to release the new EMV Debit Cards. The cards are being released in batches, so within the next few months you will receive a new 1st Liberty Visa Debit Card that replaces your current card. Your new card comes with an embedded chip and provides enhanced security when used at chip-enabled readers.

### WHAT TO DO

- Activate your new card by using it with the PIN that is provided for any PIN based transaction
- Make sure you start using your new chip-enabled card as soon as possible, as your old card will stop working about 60 days after receipt
- Remember to update your expiration date if you've stored your card information with merchants.

### WHY THE SWITCH

Chip technology is becoming the standard in the U.S. for card payments with its next level of protection, and successful fraud reduction around the world. As it rolls out here in the U.S., 1st Liberty is bringing it to you as a commitment to your security.

### WHAT'S NEW

- Your new card gives you added security when used at a chip card reader, and is easier to use outside the U.S.
- Put it into the front of the card reader with the chip facing up and leave it there until the transaction is complete

### WHAT STAYS THE SAME

- Your card number and account number
- The magnetic stripe can still be swiped at U.S. merchants that haven't transitioned yet
- You still have all the benefits you enjoyed before, including Zero Liability Protection and ScoreCard Rewards.

## 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](http://www.1stliberty.org)



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# We put YOU 1st



## 62nd ANNUAL BUSINESS AND MEMBERSHIP MEETING

We have another successful year under our belts as our 62nd Annual Business Meeting was held May 20, 2017 in Great Falls Montana followed by Annual Membership Meetings in Grand Forks, North Dakota, Conrad, Montana and Cut Bank, Montana. Almost 400 members came out to join us for great food, fun, prizes and most importantly, to hear how YOUR credit union is doing. Congratulations to the members of the Board of Directors who by unanimous consent were re-elected for a 2 year term: Warren O'Keefe, Dr. John B. Foley, Lou Dewaele, and Brian J. Jolly.

Steve Grooms, President/CEO, reported that 2017 is anticipated to be an exciting year as we continue to bring you valuable products and services, including the new EMV Debit Card. We are pleased with the rollout of our Debit and Credit Card Rewards Program, rewarding you for each purchase you make. We also want to ensure you are using the new product, ID Protect, to help keep your identity safe.

Thank you, to our Board of Directors, Supervisory Committee, and credit union staff for their years of service and dedication. And most importantly thank you to YOU, our members for your loyalty and support. This year there were 55 lucky money wheel spinners who took home a combined total of \$2,670. Dorothy Hentel, Neil Hentel, Anna Lindberg, Leon Schanlaub, and Marlene Luedtke each took home an early bird prize. This year the prize was Ultimate Ears - UE Megaboom Wireless and Bluetooth Speaker.

**HOLIDAY CLOSURES**

**Independence Day - July 4  
Labor Day - September 2 & 4**