

the TORCH

Fall 2009

Quarterly

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1ST LIBERTY CELEBRATES INTERNATIONAL CREDIT UNION DAY

Credit Unions were founded in 1894 in Rhineland Germany by a group of farmers. The first credit union organized in the United States was in 1909 in New Hampshire. Credit unions in the United States must be chartered by the federal or state government. Federally chartered credit unions are under the supervision of the National Credit Union Administration (NCUA). The NCUA insures deposits of credit union members up to \$250,000 per account.

Credit unions are not for profit financial cooperatives. They provide loans to its members at very competitive interest rates. Funds to lend out to the members comes from the purchase of a deposit of shares by their members (savings accounts) which are paid dividends. Credit unions are operated for the mutual

Celebrate with your Credit Union

**Refreshments will be served to
celebrate serving members since 1955!**

Where:

Robert H. Scott Branch

6200 3rd Ave N

Malmstrom AFB Branch

Across from the Shoppette

Westside Branch

920 Central Ave. W

Riverview Branch

401 Smelter NE

Downtown Branch

100 Central Ave.

10th Ave S Branch

505 10th Ave. S

Cut Bank Branch

310 West Main Street

Conrad Branch

202 South Main Street

Grand Forks AFB Branch

589 Holzapple Street

Grand Forks Downtown Branch

3197 South 17th Street

When:

October 15, 2009 11 AM to 2 PM

"Where People are Worth More Than Money"

benefit of their members and are usually formed by persons who share a common bond, such as, community, professional association or an employer.

1st Liberty Federal Credit Union was established in June, 1955 with the name of the Great Falls Air Force Base Federal Credit Union for the Air Force personnel and their dependents stationed at Malmstrom AFB, MT.

The Credit Union started with 343 members and \$32,585 in total assets. As of August 31, 2009 there were 21,520 members and \$126,500,000 in total assets. To better serve you, there are 10 locations in Montana and North Dakota. In addition to great dividend and loan rates, 1st Liberty Federal Credit Union offers a variety of services such as Home Banking and On-line Bill Pay and debit and credit cards.

Celebrate with us



Our Privacy Policy

1st Liberty Federal Credit Union has been and always will be committed to serving the membership. This commitment includes keeping your personal information in the strictest confidence. In keeping with this philosophy, our Privacy Policy details how we protect your information while still providing quality services and fairly priced products.

1st Liberty Federal Credit Union may collect information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, driver's license or id number, assets, and income.
- Information about your transactions with us, our affiliates or others such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

We do not disclose any nonpublic personal information about our members, former members, or non members except where permitted by law. We may disclose the above information to companies that perform support services on our behalf, or to other financial institutions with which we have joint marketing agreements.

We do not sell membership lists to marketers.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

You will always have access to your information and may make necessary changes to ensure that our records are complete and accurate.

We will provide the same privacy protections to non-members as provided to members.

NON-Visa Debit Transaction Disclosure

1st Liberty Federal Credit Union allows NON-Visa debit transaction processing. We do not require that all such transactions be authenticated by a PIN. A NON-Visa debit transaction may occur on your 1st Liberty Federal Credit Union debit card/check card through the CO-OP Network. Below are examples to help distinguish between a VISA debit and NON-Visa debit transaction.

- To initiate a VISA debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce (internet), mail or telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a NON-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce (internet), mail or telephone order transaction after clearly indicating a preference to route it as a NON-Visa transaction.

NON-Visa debit transactions will not provide the VISA zero liability protection benefit.

VISA

Traveling, going to school, auto repair or just want something new? Check out 1st Liberty's VISA with a low low 9.50% apr, oac variable rate. VISA is used world wide and is easy and convenient for you to use. Check our web site www.1stliberty.org.

Home Equity Line of Credit

Have you thought about our Home Equity Line of Credit loan to help make all those new or final home improvements come true? Loans as low as 4.50% apr, oac variable rate. Contact a loan officer today our check our web site www.1stliberty.org.




OPERATION HAPPY HOLIDAYS



Operation Happy Holidays committee is celebrating the 11th year of baking cookies and packing gift boxes to be sent to the military men and women from Malmstrom AFB, MANG, Army Guard and the Army Reserve deployed overseas during the holidays. For the past ten years retirees, active duty, spouses and community volunteers have prepared gift baskets for approximately 3,000 service members deployed. Please let the troops know how much you appreciate them by sending your cash donation to help with the purchase of the items and shipping to: Operation Happy Holidays c/o 1st Liberty Federal Credit Union, PO Box 5002, Great Falls, MT 59403-5002. With a \$40 donation, your name as the gift box sponsor, will be included in a gift box. If you have additional questions please contact Dimmer Kjelsrud at 406-761-8300 ext 196 or 1-800-824-0585 or Steve Kubick at 406-727-2481.

A sincere thank you to all who donated money and time in the last ten years and who understand FREEDOM is not FREE. Please help those who are serving unselfishly to defend our freedom!

Over 3,800 New Worldwide Branch Locations Are Available To You

We are excited to announce that we have made available more branch locations to all of our members for *free* through a worldwide *shared branching network*. The benefit to you as a member is that when you are travelling or otherwise are away from any of our 1st Liberty branches that you will have access to a teller to perform transactions. The transactions you can perform at any shared branch location are account inquiries, withdrawals, deposits, transfers, loan payments, loan advances, and statement prints. A complete list of shared branch locations is available at <http://www.cuservicecenter.com>. Anywhere you see the swirl  you can conduct a range of transactions. For our members who are deployed overseas you will be happy to know that currently there are 12 locations in Germany, 3 in Italy, 2 in Japan, 3 in South Korea, and 3 in the United Kingdom. To perform a transaction at any

shared branch all you need is a valid ID and your account number with 1st Liberty. The teller will perform your transaction just like you came into one of our branches and the transactions will post directly to your account with no lag time. So now with 1st Liberty you have more ways to access your account. Convenient free services we offer include **FREE** Telephone Banking, **FREE** Online Home Banking, **FREE** Online BillPay, **FREE** eStatements, and **FREE** Access to over 28,000 ATMs, and now **FREE** Shared Branching Access. If you have any questions about this new service just give us a call and we will be happy to explain this new service to you.

While rates are LOW we need to talk

Come in and get pre-approved for your auto loan and take advantage of smart shopping and buying. Just think of your purchasing power when you know how much you have to purchase that new vehicle. It's time now to see one of our Loan Officers, get pre-approved and then SHOP!

See 1st Liberty 1st!



Once a member always a member, even if you move away. Anyone who works, lives, goes to school or worships in Cascade, Chouteau, Teton, Pondera and Glacier counties in Montana are eligible to be members of 1st Liberty Federal Credit Union. Military and retiree members at MAFB and Grand Forks AFB and select employee groups in Grand Forks downtown are eligible for membership. Be sure to let everyone know *"See 1st Liberty 1st"*.

Employee Recognition

1st Liberty recognizes the following employees for their contributions in reinforcing our mission of excellent member service, teamwork, positive attitudes and going above and beyond in continuing to *make a positive difference in every member's life we touch!* Congratulations for balancing to the penny - **Erin Nielsen, Jessica Holder, Leslie Johnson, Shari VanCleve, Tasha Hoey, Marjorie Legg, Kathy Ripplinger, Kayla Bokma, Jennifer Gustafson, Melissa Moritz, Cori Lockwood, Kristin Watkins, Ashley McCartney and Anna Ray** for the quarter ending June 30, 2009.

To **Erin Nielsen, Jessica Holder, Betty Rogers, Jodie Burgess, Kay Hodge, Cindy Stanley, Melanie Wright, Liz Sanders Dianne Augustine, Marjorie Legg, Tasha Hoey, Tish Lemire, Kayla Bokma, Susie Halcro, Jajay Turner, Karol Johnson, and Tyler Floen** for going above and beyond in exemplifying 1st Liberty FCU's mission. Way to go!



Years of Service in the 3rd Qtr of 2009

David Reeves	30 Years in July	Havre Hamilton	5 Years in July
Jamie Jacob	20 Years in August	Pam Tadman	25 Years in August
Lynne Parcel	20 Years in September	Mike Adams	5 Years in September
David Davis	10 Years in September	Dimmer Kjelsrud	10 Years in September

Board of Directors

Jeff Harris 5 Years in July

Mark Owens 8 years in August

1st Liberty FCU recognizes and congratulates those employees who are celebrating their Years of Service the third quarter of 2009. We recognize your hard work, dedication and loyalty and look forward to many more of your contributions that continue the success of 1st Liberty FCU.

Start your 2010 Christmas Club today and save!

HOLIDAY CLOSURES



**Columbus Day
Monday, October 12th**

**Veterans Day
Wednesday, November 11th**

**Thanksgiving Day
Thursday, November 26th**

**Christmas Day Friday
December 25th**



**Drive -up
Saturday, December 26th**

**New Years Day
Friday, January 1, 2010**

Drive-up Saturday, January 2, 2010

LOCATIONS & PHONE NUMBERS

MONTANA

<p>Robert H. Scott Branch 6200 3rd Avenue North Great Falls, MT 59405 406-761-8300</p> <p>Westside Branch 920 Central Avenue West Great Falls, MT 59404 406-761-8300</p> <p>Riverview Branch 401 Smelter Ave NE Great Falls, MT 59404 406-761-8300</p> <p>Cut Bank/Browning Branch 310 West Main Street Cut Bank, MT 59427 406-873-2213</p>	<p>Malmstrom AFB Branch 228 75th St N MAFB, MT 59402 406-761-8300</p> <p>10th Avenue South Branch 505 10th Avenue South Great Falls, MT 59405 406-761-8300</p> <p>Downtown Branch 100 Central Avenue Great Falls, MT 59405 406-761-8300</p> <p>Conrad Branch 202 South Main Street Conrad, MT 59425 406-278-3020</p>
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NORTH DAKOTA

<p>Grand Forks AFB Branch 589 Holzapple Street Grand Forks AFB, ND 58204 701-594-5515</p>	<p>Grand Forks Branch 3197 South 17th Street Grand Forks, ND 58201 701-772-9519</p>
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1-800-824-0585

See us on the Internet at www.1stliberty.org