



The Torch!

www.1stliberty.org

Fall 2011

CELEBRATE INTERNATIONAL CREDIT UNION DAY WITH 1ST LIBERTY FEDERAL CREDIT UNION.

OCTOBER 20, 2011

BUILD A BETTER WORLD

Did you know that Credit Unions have been around for more than 100 years and can be traced as far back as the mid 1800's in Europe? In the United States the first credit union was St. Mary's Cooperative Credit Association founded in 1909.

In 1920 the Credit Union National Extension Bureau, a national association, was formed to promote credit unions throughout the country. By 1925, there were 26 states that had passed credit union legislation and by 1930 that number grew to 32 states with a total 1,100 credit unions.

President Roosevelt signed the Federal Credit Union Act in 1934, forming a national system to charter and supervise federal credit unions. Credit unions grew steadily in the 1940s and 1950s and by 1960 credit union membership amounted to more than six million people in over 10,000 federal credit unions. In 1970, the National Credit Union Administration (NCUA) became an independent federal agency and the National Credit Union Share Insurance Fund was formed to insure members' deposits. The NCUA insures members accounts up to \$250,000.

1st Liberty FCU was founded in 1955, and maintains the same mission and promise to our members. "...We strive to exceed members expectations, create overall value, and promote thrift ...". A promise that we don't take lightly. To date your credit union has 21,611 members and assets of \$139,733,000. We have 10 branches located in Montana and North Dakota to better serve you.

**COME CELEBRATE WITH
1ST LIBERTY
AT ANY OF OUR BRANCHES**

GREAT FALLS:

**6200 3RD AVE NORTH
920 CENTRAL AVE WEST
505 10TH AVE SOUTH
401 SMELTER AVE NE
100 CENTRAL AVE**

MAFB:

228 75TH ST N BLDG 1082

CONRAD:

202 So MAIN STREET

CUT BANK:

310 W MAIN STREET

GRAND FORKS:

**3197 So 17TH ST
589 HOLZAPPLE ST (BASE)**

Thank you for making 1ST LIBERTY FEDERAL CREDIT UNION the 1st in Products, the 1st in Loans and the 1st in Member Service!

Please join us as we celebrate International Credit Union Day

Thursday Oct 20th from 11 am—2 pm as we will be serving refreshments at all of our locations.

In this issue:

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	LOC Account Disclosure





THE TORCH!

GO GREEN E-Statements

Now is a great time to sign up to receive your statements electronically, no more worrying about your statement sitting in your mail box if you are not home. It will be ready for you when you are no matter where you are. Call today and ask how you can sign up for this very **CONVENIENT, SAFE, and FREE** process. You will be glad you did and you will be joining the thousands of other members that are already taking advantage of this.

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.

Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

IMPORTANT CHANGES TO YOUR LINE OF CREDIT (LOC) ACCOUNT TERMS

As a result of recent clarifications to the Credit CARD Act, it is necessary to make changes to our LOC terms.

The following is a summary of changes that are being made to your LOC account terms. For more detailed information, you may contact us at 1-800-824-0585 or review the entire LOC Disclosure located on our website (www.1stliberty.org).

These changes will impact your account as follows:

Transactions made on or after 10/1/11: As of 12/01/11, changes to APRs described below will apply to these transactions. The rate continues to be a variable rate determined quarterly by adding the **margin** to the Prime Rate with **no floor** and an 18% ceiling. The Prime Rate used is the U.S. Prime Rate published in the Wall Street Journal on the 3rd Tuesday of the last month of each quarter and will be effective on the first day of the ensuing calendar quarter. Next rate adjustment could be on January 1, 2012 should the prime rate change.

Transactions made before 10/1/11: Current APRs will continue to apply to these transactions.

Revised Terms, as of 12/01/11	
APR = Margin (6.25%) + Prime Rate (currently 3.25%)	9.50%



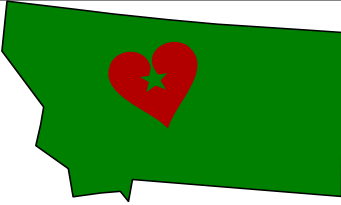
9.50% Annual Percentage Rate
On Approved Credit
Variable Rate

Used world wide and accepted anywhere you see the visa logo. See your loan officer today and apply for your card.

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency



OPERATION HAPPY HOLIDAYS



Operation Happy Holidays is dedicated to making the Holiday Season as enjoyable as is humanly possible for the deployed members of Malmstrom AFB, Montana Air & Army National Guard Units and the Reserve Units of Great Falls, Montana. A gift box containing items from Montana will be sent to them during the holidays. As this is a timely and costly project any donation is greatly appreciated. Thank you for your continued support!

_____ \$5 _____ \$10 _____ \$25 _____ \$50 _____ Other \$ _____



Please send your donation to:

Thank you!

OPERATION HAPPY HOLIDAYS
c/o 1st Liberty Federal Credit Union
PO Box 5002
Great Falls, Montana 59403-5002
Attention: Sue Cassell

Start your 2012 Christmas Club today!



Team 1st Liberty News & Recognition

1st Liberty FCU would like to recognize 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 - Erica Barnard, Kayla Bokma, Shauna Dailey, Angel Eklund, Jennifer Gustafson, Tasha Hoey, Leslie Johnson, Marjorie Legg, Cori Lockwood, Melissa Moritz, Leddie Rodriguez, Megan Shine, Lance Settera. **Way to go!**

Milestones for the 3rd Quarter of 2011

1st Liberty FCU would like to recognize and congratulate Mark Owens who is celebrating his 10 Years of Service in the third quarter of 2011. We recognize your volunteerism, hard work, dedication and loyalty toward 1st Liberty's mission and look forward to many more of your contributions that continue the success of 1st Liberty FCU.

Mark Owens Vice Chairman—Board of Directors 10 Years of Service in August



WAY TO GO EVERYONE!



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Holiday Closures

Columbus Day

Closed Monday-Oct 10th

Veterans Day

Closed Friday-Nov 11th

Thanksgiving Day

Closed Thursday-Nov 24th

Christmas

Drive up **CLOSED**-Saturday Dec 24th
Closed-Monday Dec 26th

New Years

Closed-Monday Jan 2nd 2012



Branch Locations

1-800-824-0585

Outside local area

Robert H Scott Branch

6200 3rd Avenue North
Great Falls MT 59405
406-761-8300

Malmstrom AFB Branch

228 75th St North Bldg 1082
MAFB MT 59402
406-761-8300

Westside Branch

920 Central Avenue West
Great Falls MT 59404
406-761-8300

Riverview Branch

401 Smelter Ave NE
Great Falls MT 59404
406-761-8300

10th Avenue South Branch

505 10th Avenue South
Great Falls MT 59405
406-761-8300

Downtown Branch

100 Central Avenue
Great Falls MT 59401
406-761-8300

Cut Bank / Browning Branch

310 West Main Street
Cut Bank MT 59427
406-873-2213

Conrad Branch

202 South Main Street
Conrad MT 59425
406-278-3020

Grand Forks AFB Branch

589 Holzapple Street
Grand Forks AFB ND 58204
701-594-5515

Grand Forks Branch

3197 South 17th Street
Grand Forks ND 58201
701-772-9519

Visit us on the web at www.1stliberty.org

You and Your Money Member Education

The Giant Springs Chapter of Credit Unions will be offering a class on:

Identity Theft – How to Protect Yourself

**Thursday October 13th, 2011
6:30 P.M.-8:00 P.M.**

Contact: Mary Ellen Fraser at 761-8300 ext. 112 to reserve your spot and for additional details.

Home Banking

Are you signed up for web based Freedom Teller. Simply log to our web page www.1stliberty.org and click on the box on the left hand side **FREEDOM TELLER LOGIN**. Not set up yet for this FREE feature? Our step by step instruction can guide you through it or call/ stop by one of our offices to sign up and one of our team members will be happy to help you get logged on and set up. Now you can balance your checkbook, make payments, transfer money or even pay your bills anytime and anywhere. Just another great service we offer.

See 1st Liberty 1st