

the TORCH

Spring 2009

Quarterly

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Annual Meeting Dates and Locations

Join 1st Liberty at the 2009 Annual Business meeting and Membership meetings in Great Falls, Cut Bank and Conrad, MT and Grand Forks, ND.

In addition to meeting our selfless board members, knowledgeable staff and dedicated volunteers at our meetings, you'll find fun, food and prizes. Mark your calendars to attend at one of the locations nearest you:

- Annual Business Meeting - Great Falls, MT
May 16, 2009 11 AM
Trades & Industry Building
Montana ExpoPark
- Annual Membership Meeting - Grand Forks, ND
May 26, 2009 6 PM
Northern Lights Club
- Annual Membership Meeting - Cut Bank, MT
May 28, 2009 6 PM
Joe Meagher Memorial Civic Center
- Annual Membership Meeting - Conrad, MT
May 29, 2009 6 PM
Norley Hall

Remember the early bird prize is an 8G Touch iPod. There will be give aways and the best part will be cold hard cash give aways. Get your tickets at any Branch. Adults \$1 and children .50. Please pick up your tickets one week before your meeting date.

MEET THE INDIVIDUALS NOMINATED FOR THE BOARD OF DIRECTORS

WARREN O'KEEFE

Mr. O'Keefe has been a member of 1st Liberty Federal Credit Union since his assignment to Malmstrom AFB in 1959 and began serving on the Board of Directors in 1990. He is now the Chairman of the Board at 1st Liberty FCU. Warren has served as Committee Chairman of the Charge-Off Committee, served on the ALCO Committee, served on the Supervisory Committee at the Westside Branch, and as a representative to The Defense Credit Union Council. A former enlisted man and retired Major with over 5000 hours in fighter aircraft; O'Keefe flew 188 combat missions in Vietnam, in the F-4 Phantom and is the holder of the Distinguished Flying Cross, Air Metal with 9 oak leaf clusters, and the Commendation Medal. Mr. O'Keefe owned Great Falls Realty for 20 plus years. He holds a Bachelor of General Education degree from the University of Nebraska at Omaha, and has 24 graduate hours in Aerospace Management at the University of California. He served two years in the Montana legislature representing the Malmstrom district, is a past ten year member and former Chairman of the local Salvation Army Board, and served on the Advisory Council representing Great Falls area to Region 8 of the Small Business Administration.

JOHN B. FOLEY

Dr. Foley has been a member of 1st Liberty FCU since 1989. He began serving on the Board of Directors in November 1998 and currently serves as the Secretary/Treasurer of the Board and as Chairman of the Charge-Off Committee. John is the Director of the Airman & Family Readiness Flight at Malmstrom AFB.

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MEET THE INDIVIDUALS NOMINATED FOR THE BOARD OF DIRECTORS

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He holds both a Ph.D. and M.A. in Counseling from the University of North Dakota and also a M.A. in Sociology and a B.S. in Criminal Justice from Central Missouri State. He served in the United States Army as a Commander, in the Republic of Vietnam & CONUS from 1965 to 1969 and again in 1971 to 1973 as Commander, Missouri National Guard. Dr. Foley is a member of the Cascade County Critical Incident Stress Management Team and also the psychological consultant to the Malmstrom AFB Hostage Negotiation Team. He has served as Chairperson for both The Cascade County Sex Abuse Task Force and The Cascade County Regional Youth Services Center Advisory Board. The Great Falls Area Counselor's Association's named Dr. Foley "Counselor of the Year" for 1994.

JEFFREY D. HARRIS

Jeffrey D. Harris has been a member of 1st Liberty FCU since his assignment to Malmstrom AFB in 1993. He has served on the Board of Directors, representing the active duty members from July 2004 to September 2008, and also serves on the Charge-Off Committee. Jeff recently retired from active duty after serving twenty plus years. He currently works for Big Sky Perfusion at Benefis Hospital. His educational accomplishments include a dual Bachelor's degree in Social Psychology and Management/Human Resources. Jeff and wife Rosean just celebrated 21 happy years of marriage, and they have four beautiful children: Aubrei, Jaren, Haleigh, Saydi.

LOU DEWAELE

Lou was born and raised in Council Bluffs, IA and in 1968 joined the Army and in total gave the Army, the Army National Guard and Reserves nearly 15 years. In 1996 Lou moved to Great Falls and now calls this home. Lou has been employed at the Great Falls Tribune for the past 10 years and currently holds the position of the Circulation Sales/Retention Manager. Prior to becoming an associate member of the board, and then being invited to become a full member of the board of 1st Liberty FCU, he was Chairman of the Board of the Electric City Federal Credit Union. Lou is married and resides in Power, MT.



VISA

Compromised Cards

The most common reason for large scale compromises is a direct attack on a large retailer or card settlement company. There are also compromises that occur on a smaller scale through phishing and outright theft. VISA works with law enforcement around the world and passes on all card numbers that are found through police investigations to the institutions that issue those cards. These are called CAM Alerts and we receive several of these each month. Some alerts only include a handful of cards while others include hundreds of cards. When there is a large data breach like the most recent situation with Heartland Payment Systems, VISA will issue several CAMs over the period of a couple weeks as the investigation finds them. When we receive a CAM from VISA, we immediately run it against our system to see if any of the cards are still active and pass on the reports to staff who work on issuing new cards to all the members on the list. We then send members a letter stating a new card has been ordered for them and to immediately begin using their new card and destroy the old one. Additionally, we monitor the use of the newly issued cards so we can capture the old compromised card. If you have additional questions, please contact your Branch.

Employee Recognition Corner

1st Liberty FCU 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 – Tara Cabarett, Shari VanCleve, Tasha Hoey, Marjorie Legg, Kathy Ripplinger, Marie Colter, Kayla Bokma, Jennifer Gustafson, Corinna Lockwood, Kristin Watkins.

We congratulate Erin Nielsen, Sara Lavigne, Betty Rogers, Lynette Gascon, Megan Shine, Kay Hodge, Rory Luchsinger, Sandy Lamping, Jeanette Manuel, Dianne Augustine, Shari VanCleve, Tasha Hoey, Marjorie Legg, Valarie Fetters, Kathy Ripplinger, Kayla Bokma, Jennifer Gustafson, Melissa Moritz, Corinna Lockwood, Karol Johnson, Kristin Watkins, Nancy Gaither, Jeanette Laird and Faiya Lomeli for going above and beyond in exemplifying 1st Liberty FCU's mission. Way to go!!!

Years of Service 1st Qtr 2009

LeAnn Lashley	5 years in January
Steven Grooms	10 years in March

1st Liberty FCU recognizes and congratulates those employees who are celebrating their Years of Service in the first 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.

Auto Loans 2001 & Newer

As low As

4.49%

Annual Percentage Rate.
On Approved Credit.



For a Limited Time

You pick....

15 Year Fixed Rate Mortgages

4.99%

*apr oac

1% Origination Fee, Plus all Fees

or

5.49%

*apr oac

with **\$750** low closing costs

For a Limited Time

*Annual Percentage Rate. On Approved Credit.



Home Equity Line of Credit

(HELOC)

4.50%

*APR
OAC

*ANNUAL PERCENTAGE RATE. ON APPROVED
CREDIT. VARIABLE RATE.

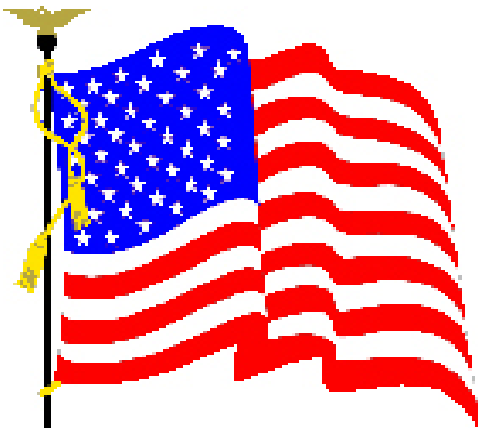
Another 1st...Just for You...

See us 1st...

Get a Home Equity Line of Credit loan and let your dreams and let your imagination go wild! Do you want a new deck, a remodeled kitchen, a cruise vacation or planning your daughter's wedding?

The Saturday Drive-up locations will be closed May 23rd and July 4th so 1st Liberty employees can spend time with their families.

HOLIDAY CLOSURES



Memorial Day
Monday May 25th

Labor Day
Monday September 7th

Location & Phone Numbers

1-800-824-0585

Outside local area

Robert H Scott Branch
6200 3rd Avenue North
Great Falls, MT 59405
406-761-8300

Malmstrom Branch
228 75th ST N
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 Ave
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

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

