



The Torch!

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Summer 2011

The 56th Annual Business Meeting was held May 21, 2011 in Great Falls MT. Annual Membership meetings were held in Grand Forks ND, Conrad MT and Cut Bank MT. This year we had 556 members attend and a total of 57 lucky members held the tickets to spin the money wheel for cash (Always a big hit!).

At the Annual Business Meeting in Great Falls Vice-Chairman and Nominating Committee Member Mark Owens announced the re-election of Warren O'Keefe, Chairman, Dr. John Foley, Secretary/Treasurer, and Lou Dewaele and Samie McPherson, Directors. Each position carries a term of two years.

President/CEO Steven N. Grooms assured the attendees that even though we are in a slow economic recovery, we continue to grow in members, deposits and in loans. Our branches continue to serve the membership well. We now have 10 branches with over \$135,000,000 in assets. Mr. Grooms explained the negative impact the Durbin Amendment could potentially have on our membership.

Mr. Grooms pledged that his and 1st Liberty's goal is to "make a positive difference in every member's life we touch". Steve recognized all members of the board, committees, and staff and thanked them for their hard work and commitment to excellence. "We will continue to work hard to maintain the trust you have given us in assisting you in your financial matters."

Congratulations to our 2011

Early Bird winners of the *Video Flip-Cam*

And congratulations to all of the cash prize winners!



Rosalyn Grooms,
Great Falls, MT

A perfect summer day:

The sun is shining,
A breeze is blowing,
Birds are singing,
and the lawn mower is
broken!



Kaitlynn Kenneway,
Great Falls, MT

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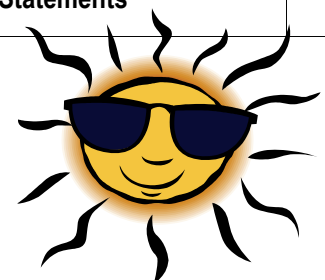
Brylee Stordahl
Conrad, MT



Elsie Anderson,
Grand Forks, ND



Maria Habets,
Cut Bank, MT





THE TORCH!

VACATION CLUB!

It's summertime and that means vacation time! Don't be left home next year, stop into one of our offices and start your vacation account. Earn 1.00% APY* on your total share deposit, with a maximum annual deposit of \$5,000. Plan now for a great vacation next year. Save all year and your Vacation Club will pay out on June 1, 2012.

*Annual Percentage Yield

So long old friend...



With the extensive acceptance of debit and credit cards world wide, the request for Travelers Cheques is decreasing.

However, we want to make sure your summer travel plans include safe and convenient purchasing products.

The **1st Liberty Visa Gift Card** is accepted anywhere you see the Visa logo—worldwide! These cards are safe and convenient. Visa Gift Cards are loaded with a set amount of funds from \$10-\$500 and can be used for multiple purchases as long as value remains on the card.

We also offer **1st Liberty Debit Cards** that are linked to your checking or savings accounts and will draw the available funds directly from your account. You can also use this card at ATM machines to receive cash.

The **1st Liberty Visa Credit Card** is also available. This is a revolving line of credit account that allows you to borrow up to a set limit, and repay either in full monthly or over time. This type of a card; if repaid over time carries a small monthly finance charge.

Whichever way you decide to go, we are here to help you. Call us today with any questions you may have.

**Effective August 16, 2011
Traveler Cheques will not be
available at 1st Liberty FCU.
See 1st Liberty 1st**

WELCOME RANDY WILLERT!

Welcome to Randy Willert our Lending Director for 1st liberty FCU. Randy comes to us with over 27 years in credit union lending and management. Transitioning from Minnesota to Montana, Randy is looking forward to settling here where he will be able to enjoy golfing, hunting and fishing in his free time. Randy and his wife Kim have one daughter and 2 grandchildren ages 3 years and 1 month.

“I am excited to start this new chapter in my life and I am anxious to work with the membership in providing the best service and the best loan products available. I look forward to meeting our members and partners and strive to continue to exceed our members expectations.”

We are excited to have Randy as part of the 1st Liberty FCU team and look forward to having him share his knowledge and strengths and help build on our foundation of success.

Get pre-approved before you shop!



SUMMER IS HERE! What better way to enjoy the fresh air than driving around in a 2008 or newer car, truck, motorcycle or RV! See 1st Liberty 1st for your vehicle loan. Or better yet, come in and get preapproved THEN go shopping. With rates as low as 3.74% APR* OAC* and up to 72 months financing, who could ask for more?

*APR—Annual Percentage Rate
*OAC—On Approved Credit

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



HAPPY RETIREMENT

We knew this day would come but we sure hated to see it happen.



Loan Supervisor—
Ginny Hansen with 39 years and
Loan Officers

Karol Johnson with 34 years and
Melanie Wright with 27 years
retired as of June 30th.

Ginny, Karol, and Melanie will be greatly missed;
however, we wish them great happiness
on the next phase of their life.



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 - Kayla Bokma, Angel Eklund, Ty Floen, Jennifer Gustafson, Jessica Holder, Marjorie Legg, Cori Lockwood, Melissa Moritz, Bailey Pettit, Leddie Rodriguez, Anna Ray, Leslie Roseboom, Megan Shine, Lance Settera, Ashley York.

We want to congratulate Marjorie Legg, Ty Floen, Leddie Rodriguez, Lance Settera, Shari VanCleve, Bailey Pettit, Lynne Parcel, Angel Eklund, Leslie Roseboom, Kayla Bokma, Jennifer Gustafson, Melissa Moritz, Cori Lockwood, Jessica Holder, Ashley York, Anna Ray, Lynn Backa, Sandra Lamping, Rory Luchsinger, Sandra Clarke, Jason Lander, Megan Shine and Melanie Wright for going above and beyond in exemplifying 1st Liberty Federal Credit Union's mission. **Way to go!!**

Milestones for the 2nd Quarter of 2011

1st Liberty FCU would like to recognize and congratulate those employees and volunteers who are celebrating milestones in the second quarter of 2011. 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.

Megan Shine—MAFB Teller
Gordon Elings – Board of Director

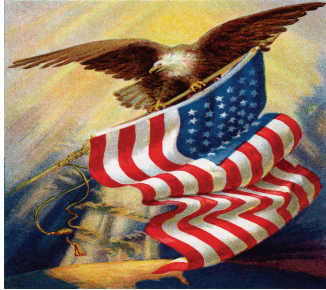
5 Years of Service
5 Years of Service

WAY TO GO EVERYONE!



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Holiday Closures



Independence Day

Drive up Closed Saturday-July 2nd
Lobby Closed Monday-July 4th

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### Labor Day

**Drive up Closed** Saturday-Sept 3rd  
**Lobby Closed** Monday-Sept 5th

## 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 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

See us on the web at [www.1stliberty.org](http://www.1stliberty.org)

# CONGRATULATIONS 2011 GRADUATES

Summer makes us start planning for vacations—**apply now for your 1st Liberty Visa card.** If you are traveling, let us know so we can make sure there are no travel restrictions on your card. A little preplanning will make your trip more enjoyable.



## Only 9.50%\*

\* Annual Percentage Rate (Variable)

\*On Approved Credit

\*See Branch for Details



### **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 taking advantage of this.