



The Torch!

www.1stliberty.org

Winter 2011

Pay off that 30—or 15— year Mortgage sooner

OWN YOUR HOME IN 10 YEARS

For a limited time 1st Liberty Federal Credit Union is offering a 1st Mortgage fixed rate loan at the low interest rate of 4.49% APR*. If your 30 year mortgage is at 5.00% APR or 6.00% APR or higher *now is the time to refinance!*

With interest rates at an all time low, *lock in a low interest rate* and accelerate paying off your first mortgage.

Our fixed rate 1st mortgage loan promotion helps you pay that mortgage loan off faster and will enable you to *own your home free and clear in 10 years or less*. Refinance your mortgage with our quick and easy application and you'll conquer that debt in no time. Low closing fees of \$899 can be financed in loan or paid up front.

Terms:

Fixed Rate 4.49% APR*

Low closing Fees \$899.00

Term 120 months

Loan not sold and is maintained with 1st Liberty FCU

Potential to save thousands of dollars in interest and owning your home sooner

Fast, friendly and convenient loan approval

Reduce that long-term debt by switching to a low, fixed rate loan. Eliminate years from your existing term and save thousands in interest!

See 1st Liberty 1st!

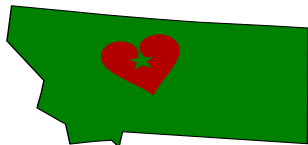
1-800-824-0585

Example: Monthly payments on a \$75,000 loan for 120 months at 4.49% APR would be \$776.96*

This is a limited time offer. *APR is an estimate, final amount may differ slightly. Savings may vary. Payments do not include applicable taxes and insurance. Limited to credit approval.

Call for complete details.

1-800-824-0585



OPERATION HAPPY HOLIDAYS



Thank you for another successful year for Operation Happy Holidays. Military personnel, retirees, and employees of 1st Liberty Federal Credit Union packed and shipped huckleberry candy, beef jerky and tooth brushes along with greeting cards made by local area grade school students to the Montana military men and women deployed overseas during the holidays. Our deployed soldiers are from Malmstrom Air Force Base, Montana Air National Guard, Montana Army Guard and the US Reserves. This 'package from home' is just a small way of thanking those who willingly have gone above and beyond to protect the freedoms we sometimes take for granted. We will always remember their sacrifices! People from all over Montana and the country have been donating money to help pay for the items being sent. All donations are appreciated and needed. *Thank you all for your support and generosity!*

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A New Year is unfolding like a blossom with petals curled tightly concealing the beauty within. Best Wishes for 2012



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, Bethany Pennycoff, Raleigh Holland, Jennifer Gustafson, Tasha Hoey, Leslie Johnson, Cori Lockwood, Melissa Moritz, Lance Settera, Megan Shine, Nick Watson, Melissa Kloiber, and Ashley York.

CONGRATULATIONS FOR GOING ABOVE AND BEYOND IN EXEMPLIFYING 1ST LIBERTY FCU'S MISSION

Ken Campbell, Megan Shine, Cori Lockwood, and Nick Watson

MILESTONES FOR THE 4TH QUARTER OF 2011

1st Liberty FCU would like to recognize and congratulate those employees who are celebrating their Years of Service in the Fourth 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.

Betty Rogers
Jennifer Gustafson
Cori Lockwood

15 Years of Service
5 Years of Service
5 Years of Service

November 12th
December 26th
December 26th



WOW!

CHECK OUT THESE RATES!

2009 & Newer vehicles—Limited time offer—Get Pre-approved **THEN** go shopping for that car, truck or any other vehicle.

As Low as

3.64%*



*Annual percentage rate
*On approved credit

Additional rates & terms available for 2008 and older vehicles

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.

9.50%*

*Annual percentage rate
*Variable Rate
*On approved credit





1st Liberty
 Fee Disclosure—Effective February 15, 2012

STANDARD FEES THAT APPLY TO ALL ACCOUNTS

- In house Bill Payer Usage Fee.....\$ 1.00
- Cashier Check.....1.00
- **Research per page + 15.00 per hour1.00**
- 2-party Check Returns5.00
- Statement Copy (per month).....2.00
- Money Orders1.00
- ACH Stop Payment Fee20.00
- **ACH NSF Fee25.00**
- **ATM Overdraft Fee25.00**
- **Replacement Card (ATM/VISA)10.00**
- **Writs/Levies30.00**
- **Escheat to State Fee25.00**
- Outgoing Fax (personal per page)2.00
- Incoming Fax (personal per page)1.00
- Domestic & International Western Wires5.00
 above Credit Union cost
- Outgoing Domestic Bank wires (each).....13.00
- Outgoing International Bank wires (each)13.00
 above Credit Union cost
- ATM/VISA check card international trans fee1%
 up to 1% charge on all foreign transactions
- Fabricated Forgery Research per hour15.00
 Plus all charges incurred
- **Return Mail Fee3.00**
- **Inactive Account Fee (per month after 18 months)..... 3.00**
- **Escheat to State Fee25.00**
- **Closure Fee, if account is closed w/in 90 days of open 25.00**

ATM WITHDRAWAL FEES

- Machines **NOT** owned or operated by 1st Liberty N/C
 or Co-Op Network. 1st 5 withdrawals ea month... N/C
- Each additional withdrawal.....1.00

IRA ACCOUNTS—SHARE & CERTIFICATES

- Bring balance to zero or closing.....25.00

VISA CREDIT CARD ACCOUNTS

- Over limit Fee.....20.00
- **Replacement Card.....10.00**
- Late Fee20.00

OTHER LOANS

- Late Fee—20% of interest due or minimum.....10.00

ALL CHECKING ACCOUNTS

- **Checking NSF Fee\$25.00**
- **Checking Overdraft Fee25.00**
- Check Print Fee—*prices vary depending on style of checks*
- Stop Payment Fee (per check or range).....20.00
- **Post Dating Fee.....25.00**
- Check Photocopy (up to 10 checks)3.00
 thereafter each check2.00
- Checkbook Reconciliation 1st time (last 3 months)....N/C
 2nd Time and thereafter per hour 15.00
- Temporary Checks 8 free w/new account then each 4
 2.00
- On-Line Bill Pay 15 free per month then each.....40
- On-Line bill Pay inactive fee (90-days inactive) per month
 1.95

FREEDOM CHECKING

- Monthly Service FeeN/C

LIBERTY GOLD CHECKING

- Monthly Service FeeN/C
 1st Liberty does not charge for ATM withdrawals on machines NOT owned or operated by 1st Liberty if your Average Daily Balance is \$2,000 or more during the month. If not refer to ATM Withdrawal Fees.

PREMIER CHECKING

- Monthly Service FeeN/C
 UNLESS the Average Daily Balance falls below \$2,000 in the month then5.00
 1st Liberty does not charge for ATM withdrawals on machines NOT owned or operated by 1st Liberty if your Average Daily Balance is \$2,000 or more during the month. If not refer to ATM Withdrawal Fees.

COMMERCIAL CHECKING

- Monthly Service Fee 10.00

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



www.1stliberty.org



Holiday Closures

New Years Day

Closed Monday—January 2nd

Martin Luther King Jr. Day

Closed Monday—January 16th

Presidents Day

Closed Monday—February 20th



Branch Locations

1-800-824-0585

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

REMINDERS FOR 2012

Have you started your 2012 Christmas Club Account—get a head start and be ready for next year. Rates are 1.00% APY* and pays out October 2012.

Now is a great time to start your Vacation Club Account—plan early for vacations. Rates are 1.00% APY* and pays out June 2012

IMPORTANT IRA INFORMATION

Your IRA balance, as of December 31, 2011 is the fair market value of your IRA which will be reported to the IRS.

Start the year paperless, call today to see how you can sign up for paperless statements. It's safe, free, and convenient.

*APY—Annual Percentage Yield

U.S. Savings Bonds are now paperless!

Effective December 31, 2011 paper Savings Bonds are not offered through financial institutions or through mail-in orders. You will be able to purchase Savings Bonds through **Treasury Direct**.

This safe and secure option is available 24 hours a day 7 days a week

www.treasurydirect.gov

TAX REFUND? Use IRS direct!

Use 1st Liberty's ABA number 292977349 on your IRS 1040 form in the section labeled "Refund".