



SPECIAL EDITION

The Torch!

www.1stliberty.org

JANUARY 2012

With rates this low, now is the time to refinance. If your mortgage rate is 5.00% or higher, you may be able to shorten the term and save money on your current home mortgage.

This is a limited time offer. Give us a call today.

1-800-824-0585

You choose:



	<u>8 year</u>	<u>10 year</u>	<u>12 year</u>
*APR Rate:	3.69%	3.99%	3.99%
**Closing Fees:	\$899	\$899	\$899
Minimum Loan:	\$25,000	\$25,000	\$25,000
***Example:	On \$50,000 mo. payments for 8 years at 3.69% APR would be \$602.18	On \$50,000 mo. payments for 10 years at 3.99% APR would be \$505.73	On \$50,000 mo. payments for 12 years at 3.99% APR would be \$436.17

*APR is an estimate, final amount may differ slightly, savings may vary. Limited to credit approval.

**Closing fees may be added to loan or paid up front.

***Payments do not include applicable property taxes and insurance

Loan maintained at 1st Liberty—NOT SOLD



TAX REFUND? Use IRS direct!

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

Do you want to make a difference as a volunteer and join the 1st Liberty Team?

Now is the time to act, if you are interested in serving on a committee or in becoming a member of the Board of Directors for your Credit Union. To follow the protocol specified in the bylaws of the Credit Union, the necessary forms must be completed and received by the Credit Union no later than February 24th, 2012. Nominations for vacancies may be made by petition signed by 1% of the membership. The election will not be conducted by ballot when there is only one nominee for each position to be filled.

The duty of the Board of Directors is to oversee the general operation of the Credit Union, to set policy and adhere to the bylaws and federal regulations that govern Federal Credit Unions. The volunteer committees assist and support the Board of Directors. The requirements of interested persons is a background in finance and/or business, be bondable and approved by the NCUA and a willingness to dedicate time to the Credit Union. Board members are elected for a two year term and are scheduled to attend at least one meeting a month, more if and when the need arises. All members of the age of 18 or older are eligible to hold volunteer office in the Credit Union and may be appointed to serve on committees.

If you are interested in volunteering your time and becoming one of the vital links of the Credit Union movement, contact the Secretary of the Board of Directors at: **Secretary of the Board of Directors, 1st Liberty Federal Credit Union, PO Box 5002, Great Falls, MT 59403-5002**