



THE TORCH

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Fall 2025

Operation Happy Holidays

It's that time of year again—Operation Happy Holidays is here! We warmly invite you to join us in supporting the courageous troops from Montana who are currently deployed. These brave men and women are far from home during the holiday season, and Operation Happy Holidays is our way of sending them a piece of Montana and showing our deep gratitude for their service.

Our care packages are thoughtfully prepared with items that bring a taste of home, like beef jerky and huckleberry taffy. We'll start assembling these special gift boxes in November and we welcome your contributions. To help, please consider making a donation at the address below or mention your interest to a teller during your next visit to one of our branches.



Operation Happy Holidays

C/O 1st Liberty FCU
P.O. Box 5002
Great Falls, MT 59403-5002



1st Liberty FCU Giving Back to Our Communities!

So far this year, 1st Liberty Federal Credit Union has partnered with VISA in a community investment program, donating a total of \$5,000 to local non-profits. 1st Liberty has chosen to support Family Promise, Great Falls Community Food Bank, Montana School for the Deaf and Blind, the 5/6 Alliance (Malmstrom AFB), and The Top 3 Scholarship program (Malmstrom AFB). These programs plan to use the donated money to support specific internal programs, such as the Montana School for the Deaf and Blind student living quarters and the Great Falls Community Food Bank's Back Packs 4 Kids program. 1st Liberty FCU is proud to give back to our communities as we look for new ways to support them!



International Credit Union Day



International Credit Union Day (ICUD) is held annually on the third Thursday of October to celebrate the credit union movement. Credit unions from all over the world have come together to help improve their members financial health and well-being. International Credit Union Day is observed to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. This year's theme is "One World Through Cooperative Finance" which is aimed at showing how the movement brings people closer together through democratic, member-owned financial institutions.

This year, ICUD will be celebrated on October 16th and 1st Liberty is proud to say we've been serving our members for 70 years and counting! Started in 1955, we made it our mission to provide exceptional service and products, exceed member expectations, and create overall value for those we serve.

We want to say THANK YOU for trusting us with your financial well-being and allowing us to give back to our communities!

Join us on October 16th for International Credit Union Day! We will have treats and gifts available for all of our wonderful members! We are also going to offer our members a shred day! Bring any personal paper documents you want destroyed so we can help you dispose of them properly. Join us at our Conrad Branch from 10am-12pm or at our Riverview Branch 2:30pm-5pm!



Who's ready for some hockey? Our annual Military and Member Appreciation Night is November 21 & 22 at the Great Falls Ice Complex in Great Falls. This is a weekend event so tickets are good for either night. **FREE** tickets are available at every 1st Liberty branch and at various locations across Malmstrom Air Force Base. Come cheer on the Great Falls Americans and enjoy an evening of hockey. We hope to see you there!

70TH Anniversary Special

Enjoy a special seasonal loan rate to help us celebrate 70 great years!

\$2,500 8.70% OAC* 12 MONTH TERMS

1st Liberty FEDERAL CREDIT UNION

*OAC=On Approved Credit. Limited time rate available from 10/1/25 to 4/15/26. Max amount of \$2,500 and a 12 month term. Based on a \$2,500 loan for 12 months, an example monthly payment would be \$218.28. May require \$25 Membership Share Deposit. Not all applicants will qualify.



Ready for the Road Ahead?

From school drop offs to fall road trips - 1st Liberty Federal Credit Union has you covered!

AUTO LOAN RATES

As low as **3.99%** APR

NCUA

APR= Annual Percentage Rate. All rates are for qualified borrowers through 1st Liberty Federal Credit Union (federally insured by NCUA). Must qualify membership to apply. On approved credit. Rates presented for model year 2020 and newer. May require \$25 Membership Share Deposit. Rates, terms and conditions are subject to change based on credit worthiness and qualifications. Based on \$25,000 loan for 60 months, an example monthly payment would be \$460.30. All payments are estimates and your final amounts may differ slightly. Not all applications will qualify.

Keep Up With Today's Fraud Attempts: Cryptocurrency Scams

Cryptocurrency scams are on the rise, and with that they are also becoming more advanced.

- Watch for promises of risk-free returns, pressure to act quickly, or offers from unverified platforms.
- Be cautious of phishing links, fake wallets, and impersonations—scammers may even use deepfake voices or videos.
- **Never** share your private keys or seed phrases.
- Avoid downloading apps or accessing wallets from untrusted links.
- Keep in mind that legitimate law enforcement officials will not ask for payment using cryptocurrency, and if ANYONE else does, proceed with caution.
- Protect yourself by researching before investing:
 - Only use well-known cryptocurrency exchanges.
 - Beware of “too good to be true” promises - legitimate investments always carry risk.
 - Verify identities - be cautious of unsolicited messages from people claiming to be crypto experts, celebrities, or officials.
 - Don't share private keys.
 - Be cautious of pressure tactics - scammers often create a sense of urgency.

Common crypto ATM scam tactics:

- **Government impersonation:** Scammers pretend to law enforcement and claim that you owe back taxes, have a warrant for your arrest, or have committed money laundering. They threaten legal action if you do not pay them immediately via a crypto ATM.
- **Tech support scams:** A pop-up alert appears on your computer claiming it has a virus or has been hacked. The scammer, posing as tech support from a major company like Apple or Microsoft, convinces you that your bank account is at risk and that you need to “secure” your money by moving it to a crypto ATM.
- **Romance scams:** Scammers build a romantic relationship with a victim online and then fabricate a financial emergency, asking for help by sending them cryptocurrency through an ATM.
- **“Pig butchering” investment scams:** Scammers develop a rapport with their victims over time and then pitch a fake, high-return cryptocurrency investment. They instruct the victim to deposit cash into a crypto ATM to fund the bogus opportunity.
- **Utility scams:** A scammer calls and threatens to shut off your utilities unless you make an immediate payment through a crypto ATM.

REMINDER – CRYPTO CURRENCY TRANSACTIONS CANNOT BE REVERSED!

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We put YOU 1st

NON-VISA DEBIT TRANSACTION

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 Visa Networks. 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.

For more information please contact your local branch or give us a call at (406) 761-8300.



EMPLOYEE SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who will be celebrating milestones in the fourth quarter of 2025. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Shari VanCleve

20 years



Local: 1-406-761-8300

www.1stliberty.org

Outside: 1-800-824-0585

LOCATIONS

Robert H Scott Branch

6200 3rd Avenue North
Great Falls MT 59405

10th Ave South Branch

505 10th Avenue South
Great Falls MT 59405

Riverview Branch

401 Smelter Avenue NE
Great Falls MT 59404

Malmstrom AFB Branch

228 75th St North Bldg. 1082
MAFB MT 59402

Conrad Branch

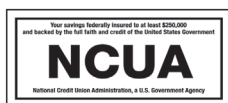
202 South Main Street
Conrad MT 59425

Cut Bank/Browning Branch

310 West Main Street
Cut Bank MT 59427

Shelby Branch

121 1st Ave SE
Shelby, MT 59474



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