



THE TORCH

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Spring 2025

KEEP IT LOCAL

April is the month to support our communities local businesses and non-profits!

Check out the list of non-profits we are supporting this month.

A funded loan = a donation to a participating charity of your choice.



1st Liberty Federal Credit Union is dedicated to serving all members of our communities and providing them with their financial needs. We want to encourage our members to support small businesses and local non-profits within their communities. As we continue to make a difference within our communities, we want our members to feel good about who they bank with. That is why throughout April, 1st Liberty will be donating the equivalent value of 5 meals to the loan applicant's choice of the participating charities for every funded loan we receive. All 1st Liberty Federal Credit Union locations will be participating in the event and we hope you will too!

**1ST LIBERTY IS
Going Green IS**

Beginning the first part of April, 1st Liberty Federal Credit Union will be switching to paperless NSF notices. Please ensure your email and cell phone numbers are updated on your account. For any questions or concerns, contact one of our member service representatives or visit your favorite local branch.

List of Community Non-Profit Community Food Banks you can choose from!

- Great Falls Rescue Mission
- Great Falls Community Food Bank
- NeighborWorks Great Falls
- Meals on Wheels (Great Falls, Conrad, and Shelby)
- Shelby MT Sagebrush Food Pantry
- Pondera Community Food Bank
- Cut Bank Harvest Food Bank
- Blackfeet Food Bank/Food Pantry

Layered Security & Scam Education

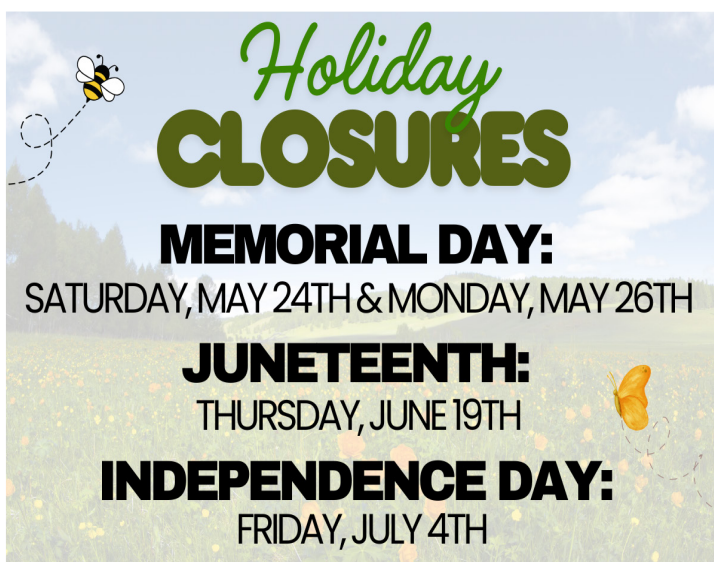
Layered security is a strategy that deploys multiple security controls at different points in a transaction process to protect systems and networks, such as when you are accessing 1st Liberty's Digital Banking Platform. At the time of accessing 1st Liberty's Digital Banking, you will always be asked for a user name & password, and then be asked for a One-Time PIN (OTP) to add an extra layer of security when registering for the first time, adding a new device, and on other specific transactions. The purpose of these layers is to allow 1st Liberty FCU to authenticate members and detect/respond to incorrect information related to initial login and then to reconfirm this authentication when specific criteria is encountered. Layered security can substantially strengthen the overall security of electronic transactions, protect sensitive member information, prevent identity theft, and reduce account takeovers and the resulting financial losses. Other names for OTPs is One-Time Passcode, One-Time Verification Code (OTVC) and One-Time Authorization Code (OTAC).

***Beware of OTP Scams - Fraudsters/Scammers will pretend to be a trusted friend or even an employee of 1st Liberty, well-known organization or government agency to trick you into sharing your OTPs, which would give them full access to your online account, actually giving them a door to potentially making transactions, stealing your personal information, or even emptying your bank account.

Here are a some of the common scams OTP scammers use:

- Phishing scams: Criminals send fake emails or text messages that appear to be from legitimate sources, such as credit unions or banks, online retailers or social media platforms. These messages often contain urgent requests to verify your account or resolve an issue, prompting you to enter your OTP on a fraudulent website.
- Vishing scams: In this scam, scammers call victims pretending to be from a reputable organization, such as a credit union/bank or government agency. They may claim there is suspicious activity on your account and request your OTP for securing your account, exploiting your trust and urgency.
- Social engineering scams: Scammers use psychological manipulation to trick you into revealing your OTP. They may impersonate friends, family or colleagues, convincing you that sharing the OTP is necessary for a legitimate purpose.

DO NOT EVER SHARE/GIVE YOUR OTP TO ANYONE UNDER ANY CIRCUMSTANCES



Holiday
CLOSURES

MEMORIAL DAY:
SATURDAY, MAY 24TH & MONDAY, MAY 26TH

JUNETEENTH:
THURSDAY, JUNE 19TH

INDEPENDENCE DAY:
FRIDAY, JULY 4TH

Vacation Club Matures June 1, 2025

The funds in your club account will be disbursed on the maturity date or the first business day thereafter and transferred to the Primary Share Account. You may contact 1st Liberty FCU at 800-824-0585 for the maturity amount, the new declared dividend rate and Annual Percentage Yield (APY) on June 1st or the first business day thereafter. The new declared rate and APY will also be available on our website under "Accounts – Share Rates". If you opt to deposit funds into a Vacation Club Account following this maturity date, the new maturity date will be June 1, 2026.

Annual Meeting Notice

Join 1st Liberty Federal Credit Union as we host our 70th Annual Business and Membership Meeting on Saturday, May 17th, 2025, at the University of Providence Conference Center in Great Falls, MT. Commencing at 11 a.m., this gathering promises an enriching experience for all attendees.

This year's agenda will provide comprehensive insights into the credit union's operations and future endeavors. Reports will be presented by the Board of Directors, the President/CEO, and the Supervisory Committee. Additionally, you will be able to hear the report of the election of officers. In response to evolving membership needs and market dynamics, we have strategically decided to centralize our Annual Business and Membership Meeting in Great Falls, MT. This centralized location ensures accessibility among our diverse membership base.

Attending this meeting presents a unique opportunity to interact with the dedicated individuals from our Board of Directors. These volunteers devote their time and expertise to guide the credit union towards excellence, ensuring that you, our esteemed member, have access to financial products and unparalleled service standards necessary to fit your needs. We will reflect on the achievements of the past year, unveil exciting updates, and discuss plans. Your voice matters, and this meeting serves as a way for you to share your feedback and suggestions. Of course, no gathering would be complete without a delectable meal. You will also be able to test your luck with a spin on our Cash Wheel and gain the opportunity to win a grand prize. We anticipate your presence as we celebrate our shared achievements and embrace the possibilities that lie ahead.

Get Your Tickets Today!

To assist us in our planning, we encourage members who are planning on attending the Annual Business and Membership Meeting to buy tickets in advance. By purchasing tickets in advance, it will help us plan for seating and catering.

Proceeds will be donated to local food pantries.

Tickets Purchased in Advance

*\$1.00 Adults *\$.50 Children



Community Shred Days

Reduce the risk of identity theft by safely discarding old, personal documents. Bring them and a can or two of food for your local food bank per container of documents you shred, and join us for this FREE community event!

April 23, 2025:	April 24, 2025:
Cut Bank: 11am-noon	*Robert H. Scott: 10am-noon
Shelby: 1pm-2pm	*Riverview: 3pm-5pm
Conrad: 3pm-4pm	*Great Falls Locations

MEMBER AND MILITARY APPRECIATION NIGHT

WITH

THE GREAT FALLS ELECTRIC BASKETBALL



Join us May 9th for an exciting evening of basketball as we host our annual Member and Military Appreciation night. Free tickets will soon be available at Great Falls Locations and MAFB.



We put YOU 1st

Nominations for the Board of Directors

KENNETH SYLVA has served on the Board of Directors of 1st liberty FCU since Aug 2018, and currently serves as Chairman of the Board, and also is a member of the Credit Union's Charge-off committee. Ken recently retired, July 2024, as the Chief, Civilian Personnel Flight, 341st Force Support Squadron, Malmstrom Air Force Base, Montana. He was responsible for administration of civil service, and non-appropriated fund personnel programs for over 700 civilian employees assigned to Malmstrom. Ken served in the Air Force, in multiple locations during an active duty career spanning 20 years. After retirement from active duty in 2003, he has served in positions of increasing responsibility with the Department of the Air Force, including Acquisition Professional Development Administrator, Management Engineer/Analyst, Chief, Military Personnel and Chief, Civilian Personnel.

BRIAN J. JOLLY has been a member of the Credit Union since 2003 and has served on the Board since September, 2014. Before retiring in October 2021, he served as the Civilian Personnel Flight Chief, 341st Force Support Squadron, Malmstrom AFB, Montana. During this time, he was the Wing Commander's main point of contact for the direction of Civilian personnel-related programs such as hiring, adverse actions, performance, and labor/management issues. He also served in the Air Force for 29 years active duty in various assignments throughout the world to include joint, command, wing, GSU, special activities, and deployments; he retired in the grade of Chief Master Sergeant in 2006. Brian and his wife Ronda have retired in beautiful Seeley Lake, MT where they enjoy 4-season outdoor activities.



Equal Housing Lender

***Your home, Your Future
Let's Build It Together.***

 1st and 2nd Mortgages

 Home Equity Line of Credit



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

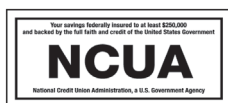
202 South Main Street
Conrad MT 59425

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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