



THE TORCH

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Bingo or Bogus marked the first of many community fraud education events aimed at empowering members with knowledge and prevention tools to identify fraud/scams. In partnership with Horizon Credit Union, we covered common types of fraud, shared real-life testimonials, and engaged attendees with an interactive Fraud Bingo activity. We extend a special thank-you to our guest from Adult Protective Services for joining us and offering valuable guidance on how to avoid fraud and what steps to take if you become a victim. We look forward to continuing to expand our community fraud education efforts, with our next event scheduled for **January 22, 2026, from 6:00–7:30 p.m. at our Riverview Branch**, located at 401 Smelter Avenue, Great Falls, Montana 59404. If you think you have been a victim to any type of fraud, please reach out to our team so we can help!



MILITARY AND MEMBER APPRECIATION NIGHT WITH THE GREAT FALLS AMERICANS

Thank you to everyone who attended this year's Military and Member Appreciation Night with the Great Falls Americans! Events like these serve as a way to say "Thank You" to our servicemen and women for their sacrifices and bravery, as well as to our members for their trust and support! We look forward to continuing this special events to show our support to our Military community and our 1st Liberty FCU family!



70TH
Anniversary Special
Enjoy a special seasonal loan rate to help us celebrate
70 great years!
8.70% OAC* **\$2,500**
12 MONTH
TERMS

1st Liberty
FEDERAL CREDIT UNION

New Digital Banking App Coming in 2026

We heard you! In 2026, we'll be transitioning to a new digital banking platform that is designed to provide you a better user-friendly experience. We'll share updates and resources along the way to ensure a smooth and seamless transition for our members.

27 Years of Operation Happy Holidays

This year we celebrated the 27th year of Operation Happy Holidays (OHH)! That means we have been able to celebrate 27 years of spreading holiday cheer to troops who are deployed from Montana during the holiday season. Items that remind the recipients of Montana are included in the packages such as huckleberry taffy, beef jerky, and Montana-shaped stickers. Additionally, holiday greeting cards made by local elementary school students are included in the care packages.

We would like to express our appreciation to those who provided donations for Operation Happy Holidays. We also extend a heartfelt 'thank you' to the staff and volunteers who helped prepare, assemble, and ship the packages as well as the schools who participated in making the greeting cards. Thank you for your generous contributions and donated time.



Holiday Closures

Martin Luther King Day:

Monday, January 19th, 2026

President's Day:

Monday, February 16th, 2026

Important Tax Refund Information

Per 1st Liberty's procedures, any income tax refunds received via ACH must be deposited into an account bearing the name or names on the income tax refund. If the refund is a joint refund, it must go into a joint account owned by the same people named on the refund.

Tax Refund?

1st Liberty Federal Credit Union's ABA (routing) Number is 292977349.



EMPLOYEE SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who will be celebrating milestones in the first quarter of 2026. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Tasha Hoey

20 Years



Keep Up With Today's Fraud Attempts

Person-to-Person (P2P) SCAMS

Do you use PayPal, Venmo, Cash App or Apple Cash or any other Peer to Peer (P2P) platform? Peer-to-peer payment apps like Venmo, Cash App, PayPal, and Apple Cash make sending money fast and convenient, but they come with potential risks. Unlike payments made with a credit card, P2P transfers are typically irreversible — once you send money, it's treated like cash. That means if you pay the wrong person, fall for a scam, or respond to an impersonator pretending to be a bank, business, or friend, you often have little to no recourse. These apps also have varying levels of security and privacy protection, and some are not insured, so this means your funds stored within the app are not safe should the company ever experience a failure.

Most P2P fraud stems from social engineering: scammers create urgency, impersonate trusted contacts, "accidentally" overpay, or pose as buyers/sellers on marketplace sites to trick users into voluntarily sending money. Because authorized payments generally aren't reimbursed, people can lose hundreds or thousands of dollars in seconds!

How to protect yourself:

- Only pay people that you personally know
- Double check contact information
- Avoid sending money for Marketplace purchases
- Enable all available security settings
- Treat every P2P payment like it is CASH

We put YOU 1st

Board of Directors Volunteers Wanted

VOLUNTEERS

We welcome those who have a passion for the credit union movement and are interested in creating a positive impact for those in their community to serve as a volunteer on the Board of Directors. This is a great opportunity to engage in the general direction of our credit union. To follow the protocol specified in the bylaws of the credit union, the necessary forms must be completed and received by 1st Liberty no later than February 13th, 2026. Nominations for vacancies may be made by petition signed by 1% of the membership. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

The duties of the Board of Directors are to oversee the general operation of the credit union, to set policy, and to adhere to the bylaws and federal regulations that govern federal credit unions. The volunteer committees support the Board of Directors. Interested individuals should display a strong sense of responsibility, a desire to promote the credit union mission, and have knowledge in some area of credit union activity. Ideal candidates should have a background in finance and/or business, be willing to donate 2-5 hours a month to serve, be bondable and be able to be approved by the NCUA. Board members are elected for a two year term and are scheduled to attend monthly board meetings, annual meeting, and strategic planning sessions. All members, 18 or older, are eligible to hold any 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 essential pieces of the credit union movement, please submit a letter of interest and an updated BIO to the Secretary of the Board of Directors at:

**Secretary of the Board of Directors
1st Liberty Federal Credit Union
P.O. Box 5002
Great Falls, MT 59403-5002**

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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