



THE TORCH

A Publication of 1st Liberty Federal Credit Union

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Spring 2026

UPDATED DIGITAL BANKING COMING APRIL 7, 2026!



Here is what you can expect with the up coming changes!



We heard you and change is coming! An updated version of our digital banking will be released on April 7th, 2026 at 9am Mountain Time. This means both the mobile and online versions of digital banking will look different. For this you will need to **re-enroll into the updated platform**, therefore your current digital banking will not get you into this new update. **Please note that both primary and joint account owners will need to ensure information like you phone number, account number, SNN and email is current and correct before re-enrolling in this digital banking update.** This information is essential for easy access to the updated digital banking platform. With this new update, you can expect to see new and existing features including:

- Card Management Tools
- Bill Pay
- Sending & Receiving Money Via Zelle
- Dual Authentication Security Features
- Loan Payments
- Credit Score Management Tools
- External Account Transfers
- Remote Capture Check Deposit Abilities

HERE IS WHAT YOU CAN DO TO PREPARE FOR THE UPDATE!

Make sure you have the following items prepared to re-enroll in this update...

- Account number
- Phone number that will match the phone number on file with your account
- SSN
- Email that will match the email on file with your account

Make sure you have the right app downloaded!

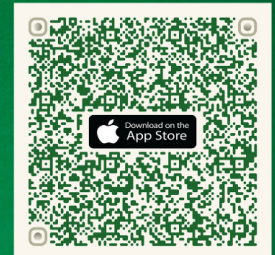
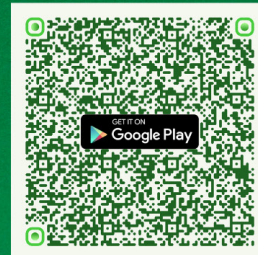


CORRECT APP
White app
Green logo



INCORRECT APP
Green app
White logo

Down the correct app by scanning the QR codes below!



Community Shred Days are Back!

Reduce the risk of identity theft by safely discarding old, personal documents. Bring in 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. **Bring up to 3 boxes!**

Wednesday, April 22, 2026:
RH Scott Branch: 10am - 12pm
Riverview Branch: 3pm - 5pm

Thursday, April 23, 2026:
Conrad Branch: 2pm - 5pm

Annual Meeting Notice

Join 1st Liberty Federal Credit Union for our 71st Annual Business and Membership Meeting on Saturday, May 16, 2026, at the University of Providence Conference Center in Great Falls, MT. The meeting begins at 11 a.m. and offers a valuable opportunity for members to stay informed and engaged. To better serve our members and respond to changing needs, this year's meeting will be held in a centralized Great Falls location, improving access for our diverse membership base.

This year's agenda will include updates on the credit union's operations and future plans, along with reports from the Board of Directors, President/CEO, and Supervisory Committee. Members will also hear the results of the election of officers.

Attending gives you the opportunity to connect directly with our Board of Directors, who volunteer their time to guide the credit union and support strong financial services for our members. We will review the past year, share updates, and discuss what's ahead. Members are encouraged to provide feedback and ask questions. The event will also include a meal, a chance to spin the Cash Wheel, and an opportunity to win a grand prize. We look forward to seeing you as we recognize our progress and plan for the future.

GET YOUR TICKETS TODAY

To assist us in our planning, we are offering discounted pricing on tickets purchased in advance of the Annual Business and Membership Meeting. Proceeds will be donated to local food pantries.

Tickets Purchased in Advance

* \$1.00 Adults * \$.50 Children

Tickets Purchased at the Door

\$2.00 Adults/Children



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

JUNE 2026



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 June, 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!

List of Local non-profits you can choose from!

- Great Falls Rescue Mission
- Great Falls Community Food Bank
- Neighborworks Great Falls
- Meals of 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

Everyday Spending. Everyday Rewards.

With uChoose Rewards every time you use your Debit or Credit Card, you are earning points with every dollar you spend. Your points can earn you items like gift cards to your favorite places, travel, Best Buy merchandise and more!



1st Liberty
FEDERAL CREDIT UNION

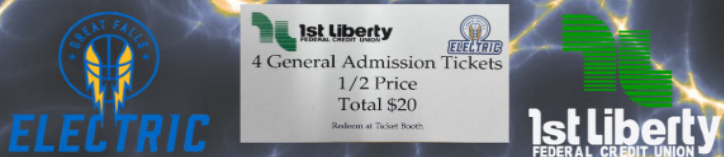
Federally Insured by NCUA

MARCH IS OVER... BUT THE GREAT FALLS ELECTRIC BASKETBALL SEASON COUNTINUES!

We have FREE special sponsored half-priced coupons for the entire 2026 season!

**Pick up locations:
Any 1st Liberty FCU Branch or
any FSS Facilities on Malmstrom AFB**

How they work... If you are planning to attend a GF Electrics game with a group of 4 or more, these COUPONS will get you and your group half priced tickets. Tickets are available to purchase at the game.



Vacation Club Matures June 1, 2026

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, 2027.

Beware of Government Agency Imposters!

Scammers are pretending to be with government agencies to steal money and personal information!

They may pretend to be:

- IRS (Internal Revenue Service)
- Social Security (SSA)
- Federal Bureau of Investigation (FBI)
- The Federal Trade Commission (FTC)
- Local police or sheriff's office

RED FLAGS:

- They demand immediate payment.
- They threaten arrest or license suspension.
- They request payments in unusual ways (gift cards, cryptocurrency, wires or P2P apps).
- These agencies will never request these forms of payment.
- They insist on secrecy.

Protect yourself:

- Hang up immediately and look up the agency's official phone number and call them directly.
- Do not click links in unexpected emails or text messages.
- These agencies will never text or email you.
- NEVER share your Social Security number, online banking information, or one-time passcodes.
- Talk to a trusted family member or your financial institution before sending money.

If you're targeted report the scam to:

- IRS- IRS.gov
- SSA (OIG)-1-800-269-0271
- FBI- IC3.gov
- FTC- FTC.gov

Please contact your local branch today for more information!

Holiday CLOSURES

MEMORIAL DAY:

Saturday, May 23 & Monday, May 25

JUNETEENTH:

Friday, June 19

INDEPENDENCE DAY:

Saturday, July 4

We put YOU 1st

Nominations for the Board of Directors

TRACIE FAULK has worked at the Military and Family Readiness Center on Malmstrom Air Force Base since 2005. She is currently the Flight Chief of the Military and Family Readiness Center managing multiple programs that support and strengthen the Malmstrom community. Tracie has extensive knowledge and experience as an Accredited Financial Counselor and is well qualified to assist airmen, military families and members of 1st Liberty FCU. Tracie was on active duty in the Air Force from 1992 to 1999 as a Traffic Management Specialist. She enjoys spending time with her wonderful family and traveling. Ms. Faulk has been serving on the Board of Directors for 1st Liberty Federal Credit Union since June 2012.

ANNE STORDAHL has served faithfully as a member of 1st Liberty FCU's Board since March of 2020 and the Supervisory Committee of 1st Liberty FCU since February 2018. Her responsibilities have included auditing branches in Conrad, Cut Bank and Shelby. Anne is a local business owner of "A Shear Happiness." She uses her business skills, common sense, and people skills to be a great asset to the Credit Union. Her educational background includes Blanco Hair Trade School of Cosmetology, accounting and general studies at MSU Billings, and the Small Business Administration class of 1998. She is a great communicator, has strong listening skills, and has exceptionally represented the Hi-Line of Montana at the Credit Union over the last 6 years. She serves in leadership positions on the local swim team board and volunteers her time at school & church activities. She is married to Randy Stordahl and they have three kids. Through their actions, Anne and her family have demonstrated that they are very strong members of the Conrad and Credit Union communities.

KIMBERLY FASHING after spending 2 years as an Accounting Technician on Malmstrom AFB, she gladly accepted the Secretary position for the 341st Operations Group Commander. She was appointed as an Associate Board member in August of 2023 and in December of 2023 was appointed to a full Board seat at the Credit Union. Kimberly has many years of accounting and finance background with fifteen plus years of accounting/booking keeping related experience. Kimberly has been married for 37 years to her awesome husband Andy. They have 2 sons, Brenden 31 who owns his own heavy equipment company in Grants Pass OR. Brenden is married with 2 fabulous children: daughter Charlee 6 and son Huxley 3. Nicholas, 28 who recently accepted a job with South Dakota Fish and Wildlife. He and his wife along with 3 children: Everleigh 6, Esther 2 and Noah 4 months moved on February 14th to start this next adventure. Kimberly is very outgoing and loves working with married couples, making quilts and quilting for others, the outdoors and ways to bless people. Kimberly is a great fit at the Credit Union and well qualified to serve on the Board.

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

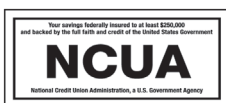
202 South Main Street
Conrad MT 59425

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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