



THE TORCH

A Publication of 1st Liberty Federal Credit Union

Vol 40 Issue 3

www.1stliberty.org

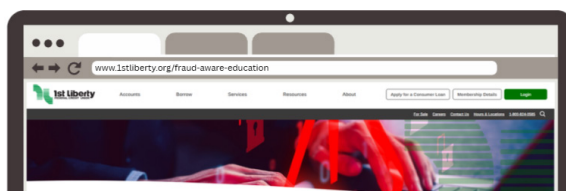
Fall 2026

Check Out Our NEW Fraud Aware Education Page!

Be fraud aware and stay up to date on current fraud trends! The 1st Liberty FCU Fraud Aware Education page helps members stay informed about common scams and fraud threats while providing tools and resources to help protect their accounts. Members are encouraged to stay vigilant and contact 1st Liberty FCU immediately if they suspect fraudulent activity. Staying informed is one of the best ways to protect yourself and your finances.

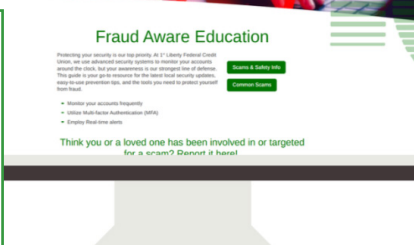
Check out:

- Reporting tools
- 1st Liberty FCU Fraud department contact
- Fraud education videos
- and much more!



Check out our Fraud Aware Education page by visiting www.1stliberty.org/fraud-aware-education

Want to learn more about the different types of common scams today? Check out our fraud education videos below!



Fraud Talk!

Is Bitcoin Safe Payment Option?

We don't recommend it if you are being asked to complete a payment using Bitcoin or other cryptocurrencies, that might mean you are being scammed! Check out the full article below for more information!

[Read Full Article](#)

Did you know that scammers can spoof phone numbers?

Recently our members have reported receiving calls from spoofed 1st Liberty Federal Credit Union phone numbers. Read full article below to learn how to protect yourself!

[Read Full Article](#)

Tap-To-Pay Cards Coming Soon!

You asked, and we listened! These new cards will be able to complete non-contact transactions by simply touching the card to a contactless payment terminal! Tap-to-pay cards will allow for faster and more secure transactions! As of December 2026, if you would like to upgrade your debit or credit card to have this feature, you can either visit your local branch when cards are released to update your card or we will send you a new one when your current card expires!

How to use a tap-to-pay card:

1. Verify that the payment terminal supports contactless payments. Not all merchants will support contactless payments.
2. Look for the contactless symbol on the payment terminal and tap your card.
3. Wait for a beep or green light before removing your card.
4. Follow any instructions on the screen, such as entering your PIN or to sign for the transaction.
5. If the terminal can't process your contactless card, you can either insert or swipe your card!





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 down range. 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.

After 27 years of Operation Happy Holidays, we are pleased to see the number of troops deployed down range during the Holidays decrease to fewer & fewer, but we will continue to support those deployed down range at this time. Thank you to all of those who contributed throughout the years! We couldn't have done it without you!

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 15th, 2026 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 15th for International Credit Union Day! We will have treats and gifts available for all of our wonderful members! In addition to our office celebration, we will be offering a Shred Day! Please join us on October 20th at our R.H. Scott Branch (Great Falls) from 10am - 12pm and our Riverview Branch (Great Falls) from 3pm - 5pm, as well as on October 21st at our Cut Bank Branch from 11am - 12pm, Shelby Branch from 1pm - 2pm, and our Conrad Branch from 3pm - 4pm.



Riverview Branch ICUD 2025



R. H. Scott Branch ICUD 2025

Scam Smarts: Fraud Trivia

Thank you to everyone who attended our Scam Smarts: Fraud Trivia event at the Great Falls Community Senior Center!

Our Fraud Specialist, Brianna Gladys, discussed a variety of common fraud schemes and shared valuable tips on how to protect yourself from scammers. As fraud continues to become more prevalent in our everyday lives, staying informed is one of the best ways to protect yourself and your loved ones.

If you were unable to attend but would like to learn more about fraud and scams, visit our Member Fraud Education page on our website or contact Brianna at (406) 761-8300.

MILITARY & MEMBER WEEKEND

With the



Who's ready for some hockey?
Our annual Military and Member Appreciation Night is November 6 & 7 at the Great Falls Ice Complex in Great Falls.

This is a weekend event so tickets are good for either night. **FREE** tickets will be available starting **October 26th**, 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!



Scammers Are Impersonating Government Agencies... Here's how you can protect yourself!

If you get a phone call from someone claiming to be with the FBI, DEA, DOJ, IRS, SSA or any other government agency, including local law enforcement, it could be a scam! The Golden Rule: Legitimate government agencies will never call, text, or email you out of the blue to demand immediate payment, threaten arrest, or ask for sensitive information.

Red Flags to watch for:

- **Demands for Weird Payment Methods:** Scammers always demand untraceable, fast payments. Government agencies never accept cryptocurrency, Bitcoin ATMs, gift cards, wire transfers, or mailed cash.
- **Aggressive Threats:** They will threaten you with immediate arrest, deportation, or suspending your Social Security number or Medicare benefits if you don't comply right away.
- **Spoofed Numbers & Badges:** Scammers can manipulate caller ID to display a real agency's number. They may even text fake badge photos or official-looking documents, such as a non-disclosure agreement with government seals.
- **Moving to Encrypted Apps:** A recent exploding trend involves scammers asking victims to move conversations over to encrypted messaging apps like WhatsApp or Signal to "protect the investigation".

If you are targeted:

- **Hang Up Immediately:** Do not engage, reply to the text, or click any links.
- **Verify Independently:** If you are worried the claim might be real, look up the official agency phone number yourself on a trusted .gov website. Call them directly to check. Never use the call-back number provided by the suspicious contact.
- **Protect Your Accounts:** If you shared banking or personal data, contact us immediately so that we can take steps to protect you.

If you think you or a loved one has been a victim of a scam or have been contacted by a scammer, contact your local branch for assistance!

We put YOU 1st

Great Falls Community Food Bank Challenge

Thank you to all of our members who helped us win the Great Falls Community Food Bank Challenge! Between the 4 Great Falls Branches, we raised over 900 pounds of food! Stop in and check out the traveling trophy that 1st Liberty FCU will get to keep until next year's challenge!



R. H. Scott Branch



Riverview Branch



10th Ave. S. Branch



HOLIDAY CLOSURES

Columbus/Indigenous Peoples' Day:
Monday, October 12th

Veterans Day
Wednesday, November 11th

Thanksgiving
Thursday, November 26th & Friday, November 27th

Christmas
Friday, December 25th & Saturday, December 26th

New Year's
Friday, January 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.

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

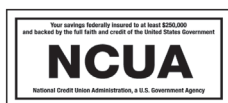
202 South Main Street
Conrad MT 59425

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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