



THE TORCH

A Publication of 1st Liberty Federal Credit Union

Vol 40 Issue 2

www.1stliberty.org

Summer 2026



Our 71st Annual Business and Membership Meeting has been held successfully! It was conducted on May 16th, 2026, in Great Falls, Montana, at the University of Providence. The event began at 11 am and came to a close around noon. Members attended to hear reports and updates about our Credit Union, eat the delicious food, and partake in the fun activities.

The President's Report from our 2026 Annual Report expressed appreciation to our Membership for their trust placed in 1st Liberty FCU to meet their financial needs. Additionally, the President's Report acknowledged that the Credit Union remains financially strong and sound despite economic uncertainty in the marketplace. Finally, we addressed members questions/concerns about our new digital banking platform regarding the new security features, BillPay and other features our new app provides. We also addressed what we are currently doing within our communities to educate our youth about credit and fraud.

We wish to congratulate Tracy Faulk, Anne Strodahl, and Kimberly Fashing on being re-elected to serve on our Board. We appreciate the time, dedication, and service that they and our other Board members provide.

Above all, we express our sincere gratitude to each member whose trust and support drive us forward. We enjoyed connecting with our Membership in person, eating a meal together, and giving away cash and prizes. Thank you for your continued support of 1st Liberty Federal Credit Union, allowing us to continue to make a positive difference in each of our member's lives.

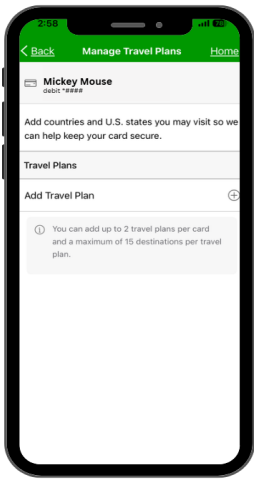


Please join us at **6:30 PM on August 7th** for an exciting evening of baseball at Centene Stadium as we host our **Annual Military and Member Appreciation Night**. This event serves as a way to say thank you to our servicemen and women for their sacrifices and bravery, as well as to our members for their trust and support. It's an opportunity for us to come together as a community and express our gratitude. From special tributes to engaging activities, this event promises to be a memorable experience for all. Don't miss out on this chance to show our appreciation and enjoy a thrilling baseball game at Centene Stadium. Free tickets are available at all 1st Liberty locations and on MAFB starting **July 13th**. Military will also get in for free by showing a Military ID at the doors.

1st Liberty FCU Partners with FHLB Des Moines for Community Impact Fund Grant Donations

We are honored to partner with FHLB Des Moines to present a Member Impact Fund Grant to Neighbor Works Great Falls and the Great Falls Community Food Bank! 1st Liberty Federal Credit Union donated a total of \$8,574 to each of the community non-profits, totaling \$17,148 in donations. These donations will go back into our communities to expand and sustain affordable housing opportunities through housing development, preservations, financial assistance, and supportive services, as well as purchase healthy food for 65+ partnered agencies to feed impoverished families throughout Cascade County. We look forward to seeing what positive differences these organizations make with this grant!





Taking a trip this summer? Make sure you are setting your travel alerts!

Are you heading out of town this summer? Make sure you let us know so we can put a notice on your cards. It helps us avoid any issues with your debit, credit, and ATM cards during your trip!

How to set your own travel alerts:

1. Open your digital banking
2. Locate your Menu in the top left corner
3. Locate "Card Management" in Menu
4. At the bottom of the "Card Management" page, and select "Manage Travel Plans"
5. Input your travel details

Refresh more than just the surface this spring!

HELOC
Home Equity Line of Credit
as low as **7.00% APR***

Let 1st Liberty FCU help you complete your Spring home renovations!

- In-house Origination
- Competitive Rates
- Revolving Credit
- 10 year draw/20 year repayment
- Waived in-house 1% origination fee

*The APR is variable and adjust quarterly. Up to 90% loan to value based on credit history. Membership and credit requirements apply. Based on a \$50,000 loan, an example monthly payment would be \$392.99 (5 years). All payments are estimates and your final amounts may differ slightly. Payments do not include property taxes and insurance. Not all applicants will qualify. Programs, rates, terms, and conditions are subject to change without notice. First payment due last day of the following month. Limited time offer through October 31, 2026.

FUEL YOUR SUMMER ADVENTURE!

Whether you're headed to the lake, the campground, or across Montana, we'll help you get there!

AUTO LOANS
AS LOW AS **3.99%** APR**

For a limited time, finance your vehicle with 1st Liberty FCU and receive a **FREE \$100 gas card!***



*Offer available from July 6th through August 31st. Limit one gas card per new funded loan, excluding existing 1st Liberty FCU Loans. Gas card has no cash value and cannot be exchanged or substituted. Additional terms and conditions may apply. **APR - Annual Percentage Rate. All rates are for qualified borrowers through 1st Liberty Federal Credit Union. Must qualify for membership to apply. On approved credit. Rates presented for model year 2021 and newer. May require a \$25 Membership Share Deposit. Rates, terms, and conditions are subject to change based on creditworthiness and qualifications. Based on a \$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.

Tired of random spam calls? Put yourself on the "Do Not Call" Registry!

This registry allows you to block sales man and telemarketers. This registry is a list that tells registered telemarketers what numbers not to call, it does not block calls.

How to get on the "Do Not Call" Registry:

1. Online search the FTC (Federal Trade Commission)
2. Search "Do Not Call" Registry
3. Click link that titled "donotcall.gov"
4. Click "Register" to register your home or mobile phone number

Keep Up With Today's Fraud Attempts

Do you use Multifactor Authentication (MFA)?

Multifactor Authentication is one of the best tools available to protect online accounts. By requiring an additional verification step, such as a code sent to your phone or a prompt through an authentication app, MFA helps prevent unauthorized access even if a password is compromised.

Unfortunately, there are new tactics to work around these protections.

To reduce your risk:

- Never approve an MFA request you did not initiate.
- **Never give out the code** even when the individual says they are with your financial institution.
- If unexpected authentication requests appear, deny them immediately.
- Change your password if you suspect your credentials have been compromised, use strong, unique pass words for every account.
- Enable additional security features whenever available.
- Contact us directly using a trusted phone number if you receive suspicious requests.

Stay Vigilant

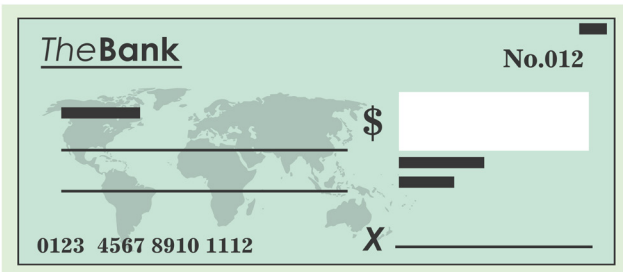
Cybercriminals are constantly adapting their tactics. MFA remains one of the strongest defenses against account takeover fraud but, it is only effective when users remain alert.

We put YOU 1st

No Longer Accepting Canadian Checks Effective September 1, 2026

NOTICE

Effective September 1, 2026, 1st Liberty Federal Credit Union will NO LONGER ACCEPT Foreign or Canadian Checks for deposit. The Federal Reserve Financial Services announced they will discontinue offering this service to ALL financial institutions.



WE'RE HIRING

We're hiring and would love to have you join our team! Benefits include competitive starting wages, vacation/sick leave, health insurance, 401K retirement, a tuition reimbursement, and more! Available positions include Real Estate Manager, Mortgage Processor/Loan Officers, Member Service Representative, Executive Assistant to CEO, and more. All positions are located in Great Falls, MT.

Apply online at www.1stliberty.org



CHRISTMAS CLUB MATURES: OCTOBER 1, 2026

The funds in your club account will be disbursed on October 1st, 2026 and transferred to your 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). 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 Christmas Club Account following this maturity date, the new maturity date will be October 1, 2027.

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

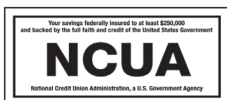
202 South Main Street
Conrad MT 59425

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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