



# THE TORCH

A Publication of 1st Liberty Federal Credit Union

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www.1stliberty.org

Summer 2025

## 70th Annual Business and Membership Meeting



Our 70th Annual Business and Membership Meeting has been held successfully! It was conducted on May 17th, 2025, in Great Falls, Montana, at the University of Providence. The event began at 11 am and came to a close around noon. Approximately 92 members came to hear the reports and updates of our Credit Union, eat the delicious food, and partake in the fun activities.

The President's Report from our 2025 Annual Report expressed appreciation to our Membership for their trust placed in 1st Liberty to meet their financial needs. Additionally, the President's Report acknowledged that the Credit Union remains financially strong and sound despite economic uncertainty. Finally, we are mindful of the difficulties encountered by some of our members relating to the Digital Banking Platform we rolled out last year, and have worked closely with our vendor to deliver the high-quality platform we expected it to be.

We wish to congratulate Kenneth Sylva and Brian Jolly 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 **7 PM on July 11th** 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. Military will also get in for free by showing a Military ID at the doors.

## Funds Availability Policy

Effective 07/01/2025.

All checks deposited into a checking account will be given at least \$275.00 availability on the day of the deposit, an increase from the previous \$225.00.

Checks totaling \$6,725.00 and more on any one day may be delayed longer, which increased from the previous \$5,525.00.



**Is your home ready for a refresh?**

Let 1<sup>st</sup> Liberty FCU help you make your current home, your dream home.

From a new kitchen to upgraded bathrooms, a home equity line of credit loan can make your desired upgrades happen!

visit [www.1stliberty.org](http://www.1stliberty.org) or give us a call at 406 761 8300 for more information.

**NCUA**  
National Credit Union Administration, a U.S. Government Agency

**EQUAL HOUSING LENDER**

# Suns out! Funds out!

Cruise into  
summer with an  
Auto Loan that  
moves you!

Auto loan rates  
as low as

**3.99%APR\***

\*On approved credit. Rates presented for model year 2020 and newer. All rates are for qualified borrowers through 1st Liberty Federal Credit Union (federally insured by NCUA). Must qualify for membership to apply. May require \$25 Membership Share Deposit. Rates, terms and conditions are subject to change based on credit worthiness and qualifications. Based on \$25,000 loan for 72 months, an example monthly payment would be \$391.62. All payments are estimates and your final amounts may differ slightly. Not all applications will qualify.

## Taking a trip this summer?

Taking a trip this summer outside of your home state? Please let us know so we can avoid any issues with your debit, credit, and ATM cards by adding a travel alert.

Things to make sure you are prepared for ahead of time.

1. Ensure that all your contact information and digital banking details are up-to-date. Having your information correct; helps our Fraud department contact you about any suspicious charges.
2. We will need to know where you are going, so please let us know what states and/or countries you plan to be traveling to and the dates you will be gone.

We ask all of these things to ensure your travel is easy, convenient, and your cards are safe and will work at your desired vacation destinations. If you do not inform us you are traveling, your card may be shut down for suspicious/out-of-the-norm transactions.

## Keep Up With Today's Fraud Attempts

Your caution is the first line of defense against financial fraud.

Financial fraud is increasing and occurring more frequently, and consumers must stay alert in order to protect their personal and financial information. Scammers often pose as trusted individuals, financial institutions or law enforcement agencies, using phone calls, emails, or text messages to trick people into revealing sensitive details like account numbers, Social Security numbers, passwords, one time pins (OTP). Never share personal information unless you are absolutely certain of who you are dealing with, and regularly monitor your accounts for any unauthorized activity. If a situation feels off, trust your instincts and report it immediately. Remaining informed and caution is your best defense against becoming a victim of financial fraud.

### WHAT TO WATCH FOR:

- Mobile payment requests (Venmo, PayPal and Zelle)
- Unsolicited phone calls/text messages claiming to be your financial institution
- Bitcoin deposit requests- Law enforcement will NOT ask you to deposit money into a Bitcoin account or ATM machine

### WHAT YOU CAN DO:

- DOUBLE check phone numbers/ hang up and call a known number for the financial institution/Law enforcement agency/business
- Turn on two-factor authentication
- Use strong unique passwords
- Never share or give out codes or account information
- Never give out a OTP (one-time pin)
- Before sending/giving any money out, verify the details of their story and talk the situation over with a trusted family member/friend

# We put YOU 1st



## EMPLOYEE SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who will be celebrating milestones in the third quarter of 2025. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

## CONGRATULATIONS:

Keith Thaut	20 Years
Robert Kruithoff	5 Years
Tanya Harris	5 Years
Anne Stordahal	5 Years



## Holiday Closures

### Independence Day

Friday, July 4th

### Labor Day

Saturday, August 30  
Monday, September 1

## CHRISTMAS CLUB MATURES: OCTOBER 1, 2025

The funds in your club account will be disbursed on October 1st, 2025 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, 2026.

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

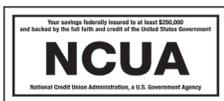
202 South Main Street  
Conrad MT 59425

### 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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