



THE TORCH

Vol 30 Issue 3

www.1stliberty.org

Fall 2017

COMMUNITY SHRED DAY OCTOBER 19, 2017



MALMSTROM BRANCH: 10AM-1PM
RIVERVIEW BRANCH: 3PM-6PM

Gather up all of your old personal documents and a can of food for the Great Falls Food Bank and come join us for this FREE community event where you can reduce the risk of identity theft by safely disposing of important papers.



1ST LIBERTY MILITARY AND MEMBER APPRECIATION NIGHT

June 22, day 2 of the Great Falls Voyagers' 2017 season blasted off with Military and Member Appreciation Night hosted by 1st Liberty Federal Credit Union. 2,782 people came out to enjoy a night of family fun and to support our military and local community. Over 1,800 of 4,000 free tickets purchased were redeemed, which is an excellent turnout. 1st Liberty gave away four prize baskets which included items such as a stadium seat, blanket, cell phone charger, baseball cap, water bottle, and a dart rocket. The night had a successful ending as the Voyagers defeated the Helena Brewers 2-1 in the bottom of the 10th inning.

INTERNATIONAL CREDIT UNION DAY – OCTOBER 19TH

Since 1948, International Credit Union Day (ICUD) has been celebrated on the third Thursday of October and has been a tradition among credit unions and local communities ever since. ICUD celebrates the spirit of the global credit union movement and is recognized to raise awareness about the great work credit unions are doing around the world and to give members an opportunity to share experiences and get more engaged with their local credit union. This year the theme of ICUD is "Dreams Thrive Here" which depicts how credit unions make different professions, personal choices, and career paths a reality.

1st Liberty has been serving its members for 62 years and counting. Since conception, we have grown in size and made many updates, but through it all our mission has remained the same. We are dedicated to providing the exceptional service and products you deserve. Thank you for being a loyal member of 1st Liberty. Come join us on October 19th in celebration of International Credit Union Day and YOU our members! We'll be celebrating with cookies and coffee in all of our branches.



SPOTLIGHT

We would like to congratulate and thank those employees who celebrated milestones in the third quarter of 2017. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Valarie Fetters	10 years
Kelly Greer	15 years

NON-VISA DEBIT TRANSACTION DISCLOSURE

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 CO-OP Network. Below are examples to help distinguish between a VISA debit and NON-Visa debit transactions.

- 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.



PAYOFF THAT 15 OR 30 YEAR MORTGAGE SOONER OWN YOUR HOME IN 10 YEARS

For a limited time, 1st Liberty Federal Credit Union is offering a 1st Mortgage fixed rate loan at a low interest rate of 3.49%APR*. If your 30-year mortgage is at 5.00% APR or 6.00% or higher, now is the time to refinance!

Our fixed rate 1st Mortgage loan helps you pay off your mortgage loan faster and will enable you to own your home free and clear in 10 years or less. Refinance your mortgage with our quick and easy application and you will conquer your debt in no time with no origination fees.

Terms:

Fixed Rate	3.49% APR*
Term	120 Months

- No origination fees
- Loan not sold and is maintained with 1st Liberty
- Potential to save thousands of dollars in interest and owning your home sooner
- Fast, friendly, and convenient loan approval

Call Darcy at the Riverview branch for complete details:
1-800-824-0585 or 406-761-8300 ext. 317

Payment Example: Monthly payments on a \$100,000 loan for 120 months at 3.49% APR* would be \$988.50.

This is a limited time offer. *APR = Annual Percentage Rate. Up to 90% loan to value based on credit history. Membership and credit requirements apply. Payment is an estimate, final amount may differ slightly, savings may vary. Payment does not include applicable taxes and insurance. Not all applicants will qualify. Equal housing lender. Federally insured by NCUA.



OPERATION HAPPY HOLIDAYS

GIVING BACK TO THOSE WHO SERVE

Operation Happy Holidays is sending gift boxes containing items from Montana to the soldiers and airmen who are deployed during the holiday season. You can help by sending a donation to:

OPERATION HAPPY HOLIDAYS
C/O 1ST LIBERTY FCU
6200 3RD AVE NORTH
GREAT FALLS, MT 59405

IT'S NOT TOO LATE FOR A LOWER RATE... REFINANCE YOUR AUTO & SAVE!

Our auto rates are now as low as 2.59% APR*, so if you financed your vehicle at another financial institution at a higher rate you may be paying more than you should. 1st Liberty Federal Credit Union may be able to save you money on the loan by refinancing the loan with us.

Refinancing your auto loan with us, can help you with:

- Local Service
- Low Rates
- Flexible Loan Terms
- Adding GAP coverage and extended warranty

All this from the friendly people you know and trust. Call or stop by a branch today!

Payment Example: Monthly payments on a \$20,000 loan for 72 months at 2.59% APR* would be \$300.24 per month.

Limited time offer. *APR = Annual Percentage Rate. Payment is an estimate, final amount may differ slightly, savings may vary. Not all applicants will qualify. Federally insured by NCUA.



EQUIFAX BREACH: PROTECT YOUR ID

At 1st Liberty your security is our first priority. Due to the recent cyber attacks on Equifax, we recommend you visit www.equifaxsecurity2017.com/potential-impact/ to see if your information was affected. If you have Rewards Plus Checking with 1st Liberty, make sure you sign up for the free identity protection service that comes with it. See your favorite branch for details.

LAYERED SECURITY FOR INCREASED SAFETY

At 1st Liberty Federal Credit Union, keeping your information safe is our number one priority. Layered security is described as the use of different controls at different points in a transaction process so that a weakness in one control is generally compensated for by the strength of the additional control. An example of layered security might be that you follow one process to log in (user/password), and then give additional information to authorize funds transfers.

Layered security can substantially strengthen the overall security of electronic transactions, protect sensitive member information, prevent identity theft, and reduce account takeovers and the resulting financial losses.

The purpose of these layers is to allow 1st Liberty FCU to authenticate members and detect and respond to suspicious activity related to initial login and then to reconfirm this authentication when specific criteria is encountered, such as transactions involving large dollar amounts or transferring funds to other parties and/or financial institutions.

You can also learn more about online safety and security at these websites:

www.staysafeonline.org
www.ftc.gov
www.idtheft.gov
www.usa.gov

We put YOU 1st

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

Grand Forks Branch

3197 South 17th Street
Grand Forks ND 58201

LOCAL

1-406-761-8300

OUTSIDE LOCAL AREA

1-800-824-0585

www.1stliberty.org



Federally Insured by NCUA



It's been an exciting summer at 1st Liberty! These are just a few shots we caught of 1st Liberty employees serving your local communities. Some of our summer events included: the Great Falls Air Show, BBQ for Business in Cut Bank, Garage Sale for Good, Military and Member Appreciation night at Centene Stadium and MTANG and MAFB Family Picnics.

HOLIDAY CLOSURES

COLUMBUS DAY - OCT. 9

VETERANS DAY - NOV. 10 & 11

THANKSGIVING DAY - NOV. 23

CHRISTMAS DAY - DEC. 25

NEW YEAR'S DAY - JAN. 1