



THE TORCH

Vol 31 Issue 4

www.1stliberty.org

Winter 2018



OPERATION HAPPY HOLIDAYS 2018

We can add another successful year of Operation Happy Holidays to the books. Military personnel, retirees, volunteers, and employees of 1st Liberty Federal Credit Union prepared packages to be shipped to deployed soldiers overseas during the holiday season from Malmstrom Air Force Base, Montana Air National Guard, Montana Army Guard and the US Reserves.

The intent of the packages are to send a “little piece of Montana” to remind them of home during the holiday season and to express our support and gratitude for the huge sacrifice they are making to protect our freedom every single day. Each package contained huckleberry taffy, High Country Beef Jerky, Montana stickers and greeting cards made by local area grade school students. We shipped 110, packages which was lower than past years, but are extremely grateful to have less troops away from their loved ones.

We will forever be indebted to our military and will always remember their sacrifices! People from all over Montana and the country have been donating money to help pay for the items being sent. All donations are appreciated and needed. Thank you all for your support and generosity!



NEW YEAR'S RESOLUTIONS

If you're like one of us numerous Americans who make financial resolutions as the start of the year only to give them up come February, follow these steps to help make your goals stick.

- **Write Down Your Resolutions** – Clearly articulate why you think a resolution is a good idea, steps to take to reach your goals, and what you hope to gain. Post your list somewhere you can see if each day.
- **Monitor Your Progress Regularly** – If you are trying to reduce debt, make sure you check balances often. Set aside a couple of hours each week to address your money situation.
- **Do It Now** – Many of us wait until we feel the time is right to begin new behaviors. If we wait until after the big party to start watching our diets or until after the big purchase to start saving money, the ideal time never will present itself. Start today!

Protect Against Scams Beyond the Holiday Season

Consumer scams, transaction risks and loan application fraud attempts ramp up during this purchase-heavy time of year. However, these crimes are sure to continue long after the holidays.

As the holiday season comes to a close and the New Year approaches, it is important your financial institution stays alert to these fraud threats, while continuing to put fraud education in front of your employees and members.

Review and share the following holiday-related scam education, to keep the season merry and bright for you and your consumers – during the holidays and beyond!

Essential Holiday Scam Prevention Tips for Consumers:

Be on the lookout for anything suspicious or ‘scam-like’ when receiving communications related to the following:

- Tech support from an unknown source
- Free cash offers
- E-cards from an unknown person/email
- Seasonal job offers from unknown persons/or organizations
- Free items or coupons from unknown persons/retailers - These scams are extremely popular, especially during the holiday season
- Checks or gift cards from an unknown person/source
- Social media messages/offers from an unknown source
- Emailed, mobile, social media, or web ads/deals that seem too good to be true (hint: they usually are!)
- Always use your chip card when shopping in store.
- Check your financial accounts regularly, to confirm your recognize all listed transactions.
- Create unique, complex passwords for all of your secure accounts.
- Sign up for additional account verification and protection methods whenever offered – i.e. a security question or unique login code via phone/text/email.
- Sign up for text/email/phone notifications through your financial institution or other verified sources (i.e.

- the Mint app) to receive immediate transaction alerts
- Immediately contact your financial institution to report suspicious card activity; if given the option, turn your card off immediately.
- If you receive a phone call or text claiming to be from your financial institution and asking for need personal or financial information, call your financial institution directly to verify the request before providing any info.
- Don’t click or open an attachment if you don’t know the email sender
- If you receive a suspicious email or attachment from an email sender you know, open up and send a new email to the individual to verify they sent it
- Do not send or respond to an email where the listed email address redirects you to a different email address when replying.
- Be careful when downloading unfamiliar retailer/shopping apps, as fake apps are created to steal your information, especially during the holidays.
- Be on the lookout for fake charity scams, which ramp up after catastrophes during the holidays; verify the legitimacy of a charity before contributing to any donation requests from an unknown source.
- Be aware of “sweetheart scams” where a stranger reaches out with a claim of romantic interest, and then eventually asks for your money or financial information.
- Purchase gift cards in-store or even through your financial institution, to avoid empty gift card scams.

Let’s all work together to protect against fraud attempts of any kind, so we can have a safe and enjoyable holiday season and 2019!

IMPORTANT TAX REFUND INFORMATION

Per 1st Liberty’s procedures, any income tax refunds received via ACH must be deposited into an account bearing the name or names on the income tax refund. If the refund is a joint refund, it must go into a joint account owned by the same people named on the refund.

TAX REFUND?

Use IRS direct! Use 1st Liberty’s
ABA (routing) number 292977349
on your IRS 1040 form in the section labeled
“Refund.”

ELECTRONIC SECURITY EDUCATION BECOME PASSWORD SAVVY



Passwords are like keys to your “personal home” online. You want to do everything you can to prevent people from gaining access to your “online home”. Passwords can be inconvenient; but, having a strong password is an important step to help protect yourself and your personal data.

Here are a few steps to consider using to help create a strong password.

1. Make your password at least eight (8) characters long; however, the longer the password, the tougher it is to crack. It is now considered that a strong password is a minimum of twelve (12) characters, and ideally, sixteen (16) or more.
2. Use a combination of upper case, lower case, numbers and symbols or a sentence/phrase that you like to think about and are easy to remember. The more variety of characters in your password, the better. Try to make it as unique as possible – don’t use your name, birthdate, or common words.
3. Change your passwords frequently. Every three months is a good practice. Set an automatic reminder to update passwords on your email, banking and other secure websites.
4. Use a different password for every account. This way if cyber-criminals were able to steal one of your passwords from you or one of the companies with which you do business, they will not have access to take over all of your accounts. At a minimum, you should have different passwords for your work and personal accounts.
5. Write your passwords down and keep them in a secure place. Keep the list stored in a safe place, out of sight and not by your computer. Also, do not share your passwords with others.

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



SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who celebrated milestones in the fourth quarter of 2018. We appreciate your hard work, loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Dr. John Foley	20 Years
Jamie Dutcher	5 Years
Danell Powers	5 Years

Put YOUR time and energy into
what matters most...



Stress less by transferring higher interest cards
to a 1st Liberty Rewards Visa

11.50% APR

**No annual or application fees*

1st Liberty
FEDERAL CREDIT UNION

We put YOU 1st!

*The APR is the current rate as of January 1, 2019. The rate is variable and may change. On approved credit.

www.1stliberty.org

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

Contact Us

1-406-761-8300
1-800-824-0585

www.1stliberty.org



Federally Insured by NCUA

Notice - Fee Changes

Effective 1/1/2019
Garnishments, Writs, Levies Fee \$50.00

Effective 2/15/2019
2-Party Check Returns Fee \$10.00

YOU CAN HELP US MAKE A DIFFERENCE JOIN THE 1ST LIBERTY TEAM AS A VOLUNTEER

Serving as a volunteer on the Board of Directors is a great way to participate in the general direction of the credit union. To follow the protocol specified in the bylaws of the credit union, the necessary forms must be completed and received by the credit union no later than February 8, 2019. Nominations for vacancies may be made by petition signed by 1% of the membership. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

The duties of the Board of Directors are to oversee the general operation of the credit union, to set policy and adhere to the bylaws and federal regulations that govern federal credit unions. The volunteer committees support the Board of Directors. Interested persons exhibit a strong sense of responsibility, a desire to promote the credit union mission, and have knowledge in some area of credit union activity. Ideal candidates should have a background in finance and/or business, be willing to donate 2-5 hours a month to serve, be bondable and be able to be approved by the NCUA. Board members are elected for a two year term and are scheduled to attend monthly board meetings, annual meeting, and strategic planning sessions. All members, 18 or older, are eligible to hold any office in the credit union and may be appointed to serve on committees.

If you are interested in volunteering your time and becoming one of the vital links of the credit union movement, contact the Secretary of the Board of Directors at:

Secretary of the Board of Directors
1st Liberty Federal Credit Union
P. O. Box 5002
Great Falls, MT 59403-5002

HOLIDAY CLOSURES

MARTIN LUTHER KING DAY - JAN. 21

PRESIDENT'S DAY - FEB. 18