

the TORCH

Spring 2006

Quarterly

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NOW OPEN

New Great Falls 10th Avenue South Drive - up Branch location

Centrally located for your convenience, 1st Liberty Federal Credit Union has opened a drive-up Teller/ATM Branch at 505 10th Avenue South Great Falls, MT. The Drive-up location is open Monday through Friday from 7:30 a.m. to 6:00 p.m..

MEET THE INDIVIDUALS NOMINATED FOR THE BOARD OF DIRECTORS

MARK OWENS

Mr. Owens received his bachelor degree from Troy State University of Montgomery in 1986 and a Masters Degree from Central Michigan University in 1996. He enlisted in the Air Force in July 1975. In October 1986, he attended Officer Training School where he was commissioned as a Second Lieutenant. During his assignment to Ellsworth AFB, South Dakota he served on the Board of Directors at Ellsworth Federal Credit Union from 1988 to 1992. Mr. Owens retired from the USAF in June 1995 and joined the staff at the University of North Dakota. In 1997, he and others started Meridian Environmental Technology, Inc., providing weather and environmental services across the United States and Canada. He holds the position of Senior VP of Sales and Human Resources. Mr. Owens has been serving on the Board of Directors for 1st Liberty Federal Credit Union since August 2001.

MELAINE LOY

Melaine retired from the United States Air Force in 2001 as a Master Sergeant and as a 1st Sergeant. She received an AS in Airway Science in January 1997, an AS in Information Systems Technology February 1998, and an AS in Personnel Administration in November of 1999 from Community College of the Air Force and a BA in Criminal Justice in 2001 from Park University. Currently she is a Twilite Business Center Leasing Representative and volunteers as a Court Appointed Special Advocate in the Cascade County 8th Judicial District Court.

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MEET THE INDIVIDUALS NOMINATED FOR THE BOARD OF DIRECTORS

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GORDON ELINGS

Mr. Elings has lived in the Conrad, MT area all of his life, graduating from Northern Montana College in Havre in 1982 with an Associate of Science Degree in Agricultural Technology, Agri-business Option. For the past 16 years he has been the Insurance Producer for Farmers Union Insurance in Conrad, MT with his territory including the areas of Conrad, Shelby, Cut Bank, Valier and the Brady/Dutton areas. In 1996 he started a bail bond business in Conrad which serves a 4 county area including Ponders, Toole, Glacier and Teton counties. He has served 12 years as a volunteer on the Pondera County Search and Rescue. He has been a soccer coach in the Conrad soccer program as well as junior and teen Bible Church activities. He has served as treasurer for the Christian School board. Currently he is a 4-H Leader and is active on a local and county level. Gordon and his wife Maria have two children Dirk, 16 and Mardi 14. ,

TIMES ARE CHANGING

Much Appreciation is extended to **Jerry Santy** who recently stepped down from the Board of Directors after serving 35 years as a volunteer for 1st Liberty Federal Credit Union. Jerry most recently served as Vice Chairman of the Board and was a very strong advocate for the young members of the Credit Union. Jerry is now living most of the year with his wife, Jill, in California, enjoying tennis and other outdoor activities. Jerry has contributed much to the growth and success of the Credit Union over the years and we have appreciated his dedicated service and his fun approach to life.

In addition, we express appreciation to **Elaine Utterback-Mitchell** who has faithfully served on the Board of Directors for the last 15 years and who has decided not to run for the Board this year. She has represented those living in the northern Montana area including Cut Bank, Browning, and Conrad on the Board. Elaine came to serve on the board after Cut Bank Community Credit Union merged into 1st Liberty in 1991. Elaine has served on the Supervisory Committee and was the Supervisory Committee Chairwoman for a number years in addition to serving on the Asset Liability Committee of the Credit Union. Elaine has been an active member of the board and her experience and expertise will be greatly missed.

Jerry and Elaine your many strengths and contributions will be deeply missed at 1st Liberty FCU. We extend to you a heart felt "thank you" for your many years of volunteerism on the Board of Directors and we wish you much success on your future endeavors. If you see Jerry or Elaine on the street, please thank them for their selfless service.

We are pleased to congratulate **Melaine Loy** who was recently appointed to the Board of Directors and thank her for desire and willingness to continue her serving the membership of 1st Liberty FCU. Melaine has successfully chaired the Supervisory Committee under the Board of Directors since June of 2003.

Annual Meeting Dates

GREAT FALLS BUSINESS MEETING
MAY 20, 2006 11:00 AM
TRADES & INDUSTRY BUILDING
MONTANA EXPOPARK
Pick up tickets by May 16th or
call 406-761-8300

GRAND FORKS MEMBERSHIP MEETING
MAY 22, 2006 6:00 PM
NCO CLUB
GRAND FORK AIR FORCE BASE
Pick up tickets by May 17th or
call 701-594-5515 or 701-772-9519

CUT BANK MEMBERSHIP MEETING
MAY 26, 2006 6:00 PM
JOE MEAGHER MEMORIAL
CIVIC CENTER
Pick up tickets by May 18th or
call 406-873-2213

CONRAD MEMBERSHIP MEETING
MAY 25, 2006 6:00 PM
NORLEY HALL
Pick up tickets by May 19th or
call 406-278-3020

Technology Corner

Phishing: What is it and how can you protect yourself?

The definition of phishing is the act of sending a fraudulent e-mail masquerading as a trustworthy person or business in an attempt to obtain sensitive information. The fraudulent e-mail will contain a link directing a person to a carefully crafted replica of a trustworthy business' website where they're asked to provide passwords, credit card, social security, or account numbers. Did you know: The word "phishing" comes from the analogy that Internet scammers are using e-mail lures to fish for passwords and financial data from the sea of Internet users. The term was coined in 1996 by hackers who were stealing AOL Internet accounts by scamming passwords from unsuspecting AOL users. Since hackers have a tendency to replacing "f" with "ph" the term phishing was derived. There are some simple ways to determine if an e-mail is not a legitimate communication from a trustworthy business. There may be grammatical or spelling mistakes—especially when scams originate outside of the United States. The e-mail will have a generic greeting like "Dear valued customer"—many businesses, including 1st Liberty FCU will use your first or last name when communicating via e-mail. The e-mail may contain an apparently valid link that takes you to a bogus replica of the business' website. Often the e-mail will also create a false sense of urgency by stating your account will be disabled or closed if you do not click on the link to provide the necessary information. The whole intent of the e-mail is to persuade you to click on the provided link. If you receive an e-mail that you believe is a phishing attempt it is important that you notify the targeted business. Be sure to permanently delete all copies of the e-mail so you will not accidentally click on the link. If you do feel that an e-mail may be legitimate you can always call the business directly or visit the business' website to handle the matter. The people behind these phishing expeditions range from small time scam artists to international organized crime rings. Their intent is to gather this information to commit identity theft, credit card fraud, or other financial loss. Phishers harvest e-mail addresses off of websites, forums, compromised mail servers, and spam lists. Phishing is profitable due to the sheer volume of e-mails that a phisher is able to distribute, thus it only takes a small percentage of people to provide sensitive information for it to be profitable for the phisher. Suffice it to say, phishing attempts are not going away anytime soon. The following tips can help you not to become the phishers next victim.

1. Do not click any of the links within the text of an e-mail.
2. Do not reply to a suspected phishing e-mail.
3. Do not e-mail sensitive information.
4. Be wary about opening attachments no matter who the sender is.
5. Use anti-virus & anti-spyware software and be sure that it is updated automatically.
6. Use a firewall (especially if you have a broadband connection).
7. Keep your operating system fully updated with the latest patches.
8. Review account statements for unauthorized activity.

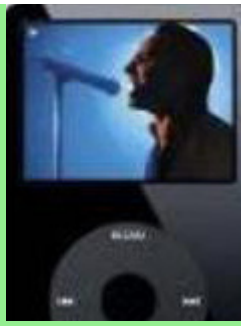
1st Liberty FCU is vigilant about maintaining our member's sensitive information and we constantly review our procedures to ensure every effort is taken to keep your information secure and private. We will never at any time ask our members to provide sensitive information via e-mail. If at anytime you receive a phishing e-mail purporting to be from 1st Liberty FCU do not hesitate to call us at 800-824-0585. If you have any questions or concerns feel free to e-mail me at havre.hamilton@1stliberty.org.

Havre Hamilton
Technology Director

Additional Web Resources:
ftc.gov/spam
antiphishing.org
microsoft.com/athome/security/email
fraudwatchinternational.com
toolbar.netcraft.com



*Annual
Meeting
Early
Bird
Prize*



IPOD

*60GB
15,000 songs
PC + Mac*

Member Security Update

1st Liberty takes the privacy and security of our members seriously. In response to a member's suggestion we are now *masking or hiding* all but the last four digits on all receipts and statements generated by the credit union. We are taking additional steps to ensure that all other correspondence also masks the account numbers. We value the trust that you have placed in 1st Liberty to handle your financial needs and if at anytime you have a question or comment feel free to talk to us.

AUTO, TRUCK & RV's
As Low As *1998 & Newer*

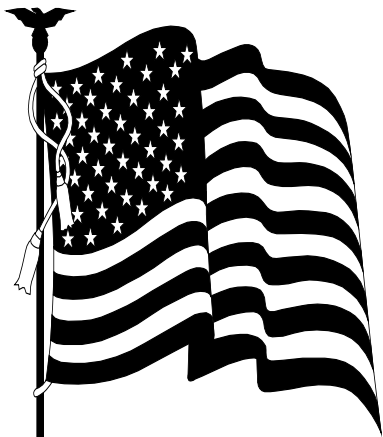
5.55%



Annual Percentage Rate. On Approved Credit.

Limited Time.

HOLIDAY CLOSURES



Memorial Day
Monday May 29th

Independence Day
Tuesday July 4th

Locations & Phone Numbers

MONTANA 1-800-824-0585

Outside local area

Malmstrom Branch
6200 3rd Avenue North
Great Falls, MT 59405
406-761-8300

Westside Branch
920 Central Avenue West
Great Falls, MT 59404
406-761-8300

10th Avenue South Drive-up Branch
505 10th Avenue South
Great Falls, MT 59405
406-761-8300

Cut Bank/Glacier PE Branch
310 West Main Street
Cut Bank, MT 59427
406-873-2213

Conrad Branch
202 South Main Street
Conrad, MT 59425
406-278-3020

NORTH DAKOTA 1-800-325-5660

Outside local area

Grand Forks AFB Branch
589 Holzapple Street
Grand Forks AFB, ND 58204
701-594-5515

Grand Forks Branch
3197 South 17th Street
Grand Forks, ND 58201
701-772-9519

See us on the Internet @ www.1stliberty.org