



THE TORCH

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International Credit Union Day (ICUD) is held annually on the third Thursday of October to celebrate the credit union movement. Credit unions from all over the world have come together to help improve their members financial health and well-being. International Credit Union Day is observed to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. This year's theme is "One World Through Cooperative Finance" which is aimed at showing how the movement brings people closer together through democratic, member-owned financial institutions.

This year, ICUD will be celebrated on October 17th and 1st Liberty is proud to say we've been serving our members for 69 years and counting! Started in 1955, we made it our mission to provide exceptional service and products, exceed member expectations, and create overall value for those we serve.

We want to say THANK YOU for trusting us with your financial well-being and allowing us to give back to our communities!

Operation Happy Holidays

It's that time of year again—Operation Happy Holidays is here! We warmly invite you to join us in supporting the courageous troops from Montana who are currently deployed. These brave men and women are far from home during the holiday season, and Operation Happy Holidays is our way of sending them a piece of Montana and showing our deep gratitude for their service.

Our care packages are thoughtfully prepared with items that bring a taste of home, like beef jerky and huckleberry taffy. We'll start assembling these special gift boxes in November and we welcome your contributions. To help, please consider making a donation at the address below or mention your interest to a teller during your next visit to one of our branches.

Operation Happy Holidays

C/O 1st Liberty FCU
P.O. Box 5002

Great Falls, MT 59403-5002

Tips to Avoid Common Financial Scams



In today's digital age, financial scams are becoming increasingly sophisticated, targeting unsuspecting individuals through phone calls, emails, and social media. To protect yourself, it's important to be aware of the most common scams and how to avoid them.

1. Romance Scams

Romance scams occur when fraudsters pretend to be interested in a romantic relationship, often through social media or dating websites. They gain the victim's trust, then request money for various fabricated emergencies, such as medical bills, travel expenses, or personal crises.

How to Avoid:

- Be cautious when forming relationships online, especially if the person quickly expresses deep emotions or asks for financial help.
- Avoid sending money to someone you've never met in person.
- Perform a reverse image search of the person's profile picture to check if it's been used elsewhere.

2. Tech Support Scams

Scammers pose as tech support agents from well-known companies, claiming your computer or device is compromised. They ask for remote access or payment to "fix" the issue, often installing malware or stealing your financial data.

How to Avoid:

- Genuine companies do not call unsolicited to offer tech support.
- Never grant remote access to your device unless you initiated the request through a trusted source.
- If you're unsure, contact the company's official support line directly for verification.

3. Phishing Scams

Phishing scams involve fake emails, texts, or websites that trick you into sharing sensitive information, such as login credentials or credit card details. These messages often appear to be from trusted institutions, such as banks or government agencies.

How to Avoid:

- Do not click on suspicious links or attachments.
- Verify any communication by contacting the company directly using verified contact information.
- Enable two-factor authentication to add an extra layer of protection to your accounts.

Remember to stay cautious when sharing personal information online or over the phone, regularly review your financial accounts for any unusual activity, and educate yourself on current scams by following updates from trusted consumer protection organizations. By staying vigilant and recognizing the warning signs of these scams, you can protect yourself and your finances.



EMPLOYEE SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who will be celebrating milestones in the fourth quarter of 2024. We appreciate your hard work and loyalty and look forward to your continued contributions to the success of 1st Liberty FCU.

CONGRATULATIONS:

Danielle Neeper	5 Years
David Rabenberg	10 Years



HOLIDAY CLOSURES

COLUMBUS DAY: MONDAY, OCT 14	VETERANS DAY: MONDAY, NOV 11
THANKSGIVING DAY: THURSDAY, NOV 28 & FRIDAY, NOV 29	
CHRISTMAS DAY: WEDNESDAY, DEC 25	NEW YEAR'S DAY: WEDNESDAY, JAN 1

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ON THE ROAD

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Non-Visa Debit Transaction

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 Accel and Visa Networks. Below are examples to help distinguish between a VISA debit and NON-Visa debit transaction.

- 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.

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

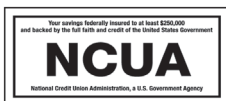
202 South Main Street
Conrad MT 59425

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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