



# THE TORCH

A Publication of 1st Liberty Federal Credit Union

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Winter 2024

## 10TH AVE. SOUTH BRANCH LOBBY RE-OPENING



We are happy to announce the LOBBY, at our 505 10th Avenue South Branch, will be re-opening on January 6, 2025! Our lobby hours will be Monday thru Friday from 9 am to 5 pm. Our drive-up hours at the 10th Avenue South location will remain the same as before, Monday thru Friday 8 am to 5:30 pm and Saturday's from 9 am to 1 pm.

We would like to congratulate the following employees for their new positions at the 10th Avenue South Branch (all are familiar faces from our Riverview Branch):

Branch Supervisor - Whitney

Loan Officer - Tori

M/S Representative - Aleesa

Tellers - Kasey, Michaela & Victoria.

Please stop in and visit our 10th Avenue South location and welcome our employees to their new location. Stop in and apply for a loan, get a new debit/credit card, or get signed up for e-statements, we're happy to help. We look forward to your continued contributions to the success of 1st Liberty!

## Avoid Check Fraud - Stay One Step Ahead

Fake check scams are on the rise, and they're more deceptive than ever. Scammers send you a check, ask you to deposit it, and return part of the money. The catch? The check is fake, and when it bounces, you're left footing the bill. These schemes often disguise themselves as job offers, prize winnings, or overpayments, with scammers using convincing stories to earn your trust. Let's dive deeper on how we can spot, avoid, and report fraud if you do encounter it.

### How Fake Checks Work:

Banks must make deposited funds available quickly, usually within two days. However, "cleared" doesn't mean the check is real. It can take weeks for fake checks to be identified. By then, scammers have the money, and you're responsible for repaying the bank.

### 3 Tips to Protect Yourself from Fake Check Scams:

1. Never use check funds to buy gift cards, send money orders, or wire money. Scammers often request payment in forms that are hard to trace or recover.
2. Avoid paying for prizes. Legitimate prizes never require upfront payment.
3. Don't accept overpayments. If someone sends a check for more than the price, it's likely a scam.

### What to Do If You Paid a Scammer:

Gift Cards: Contact the card issuer immediately to report the scam and ask for a refund. Notify the store where you bought the card.

Wire Transfer: Call the wire service (e.g., MoneyGram: 1-800-MONEYGRAM, Western Union: 1-800-325-6000) to report fraud and request a reversal.

Money Order: Contact the issuing company and the delivery service (e.g., USPS) to stop payment.

Cryptocurrency: Report the fraudulent transaction to the platform you used and request a reversal.

### Report Fraud

If you've been targeted, report it to:

- The Federal Trade Commission (FTC)
- U.S. Postal Inspection Service
- Your state Attorney General

### Fake Checks and Your Credit Union

By law, credit unions/banks have to make deposited funds available quickly, usually within two days. When the funds are made available in your account, the credit union may say the check has "cleared," but that doesn't mean it's a good check. Fake checks can take weeks to be discovered and untangled. By that time, the scammer has any money you sent, and you're stuck paying the money back to the credit union. Your best bet: Don't rely on money from a check unless you know and trust the person you're dealing with.

Just remember, never use check funds to buy gift cards, wire money, or pay fees for "prizes." Always verify checks and trust your instincts—if it seems too good to be true, it probably is. If you think you've been scammed, act fast to report it and protect your finances. Let's stay informed and safeguard ourselves against these tactics!

Stay vigilant and only trust checks from people you know.

## 26 Years of Operation Happy Holidays

This year we celebrated the 26th year of Operation Happy Holidays (OHH)! That means we have been able to celebrate 26 years of spreading holiday cheer to troops who are deployed from Montana during the holiday season. Items that remind the recipients of Montana are included in the packages such as huckleberry taffy, beef jerky, and Montana-shaped stickers. Additionally, holiday greeting cards made by local elementary school students are included in the care packages.



We would like to express our appreciation to those who provided donations for Operation Happy Holidays. We also extend a heartfelt 'thank you' to the staff and volunteers who helped prepare, assemble, and ship the packages as well as the schools who participated in making the greeting cards. Without your generous contributions and time donated, we would not be able to sustain the mission of OHH or express appreciation to the servicemen and women deployed during this time of year.

## Toys for Tots



Thank you to everyone who provided a donation for Toys for Tots of Northcentral Montana! They are a valuable resource in providing new toys to children in need throughout the country, not just Montana. In 2024, Toys for Tots of Northcentral Montana distributed

over 7,000 toys to over 3,500 children. Between two of our branches that served as drop-off locations – RH Scott and Riverview – we were able to fill over three boxes full of toys!



## HOME IMPROVEMENT

LOANS TO FIT YOUR NEEDS



Second  
Mortgage



Home Equity  
Line of Credit



## HOLIDAY CLOSURES

MARTIN LUTHER KING DAY:  
MONDAY, JANUARY 20

PRESIDENTS' DAY:  
MONDAY, FEBRUARY 17



## EMPLOYEE SPOTLIGHT

We would like to congratulate and thank those employees and volunteers who will be celebrating milestones in the first 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:

Anne Stordahl - Board Member - 5 Years

## 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?

1st Liberty Federal Credit Union's  
ABA (routing) number is 292977349.

We put YOU 1st

Board of Directors Volunteers Wanted

# VOLUNTEERS

We welcome those who have a passion for the credit union movement and are interested in creating a positive impact for those in their community to serve as a volunteer on the Board of Directors. This is a great opportunity to engage in the general direction of our credit union. To follow the protocol specified in the bylaws of the credit union, the necessary forms must be completed and received by 1st Liberty no later than February 7, 2025. 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 to adhere to the bylaws and federal regulations that govern federal credit unions. The volunteer committees support the Board of Directors. Interested individuals should display 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 essential pieces of the credit union movement, please submit a letter of interest and an updated BIO to 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

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

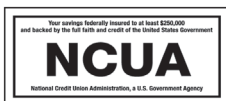
Riverview Branch  
401 Smelter Avenue NE  
Great Falls MT 59404

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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