

President's Update

Dear Montana Credit Union Members,

I hope this message finds you well and enjoying our beautiful Montana summer. As we look ahead to fall, I am pleased to share some significant milestones and exciting new developments with our members.

New Branch Opening

I am happy to report that we opened our newest branch in Great Falls at 2828 10th Avenue South in July! It has been over 20 years since we opened a new branch, and much has changed during that time. This conveniently located branch was designed with efficiency in mind while still offering all member services that you are used to.

Successful Digital Banking Upgrade

Last fall's digital banking upgrade introduced many new capabilities to our members, including the ability to see all Montana CU accounts you are associated with through one log in, and the ability to transfer money to an external account. Your feedback was invaluable in guiding these improvements. Our new and enhanced online banking platform offers a seamless, user-friendly experience with increased security features. Whether you are checking your account balance, transferring funds, or applying for a loan, managing your finances has never been easier, more secure, and convenient.

Tap to Pay Debit and Credit Cards

Shortly after our digital banking upgrade, we rolled out our new tap to pay debit and credit cards. A tap to pay card looks like a regular debit or credit card, but it has a small chip inside that uses technology to communicate with payment terminals. These cards offer a faster, more secure way to pay for purchases with just a tap. The card uses encryption and dynamic data, making it difficult for fraudsters to steal your information. Whether you're grabbing coffee, shopping for groceries, or traveling, our new contactless cards provide a quick and easy payment experience. You'll receive your tap to pay card when your current debit or credit card nears its expiration date, or you can stop by any branch location to get a new card.

Online Account Opening

We are slowly rolling out the ability to apply for an account fully online. This will help make us more accessible to those within our new 44-county field of membership in Montana, as well as for those members that are unable to come see us during business hours. At this time, we can open adult member accounts online, and we are working on a way to safely and securely open a youth account online.

Looking Ahead

At Montana Credit Union, we remain committed to serving you and our community with integrity and dedication. Our new branch, digital banking upgrades, and tap to pay cards are just a few of the ways we are working to enhance your banking experience. As always, thank you for your continued trust and support. We are honored to be your financial partner and look forward to building a brighter future together. And finally, we are looking forward to this year's annual meeting and member appreciation day, which will be held on **October 24, 2024**, at the Mansfield Convention Center. We hope to see you there this fall!

Sincerely,



John Hageman
President/CEO
Montana Credit Union

Board of Directors Nominees

Montana Credit Union is governed by a volunteer board of directors. Members of Montana Credit Union who are 16 years of age and older are eligible to vote, and may hold elective or appointive office. Eligible voters must be members of record on or before October 24, 2024. Voting will be by mail ballot only and mailed to members on September 24, 2024. Ballots must be returned and postmarked by midnight October 19, 2024. There will be no mailed ballots if there is only one nominee for each position to be filled. There will be no nominations from the floor. The Nominating Committee has selected the following individuals for the three open board positions, with the term being three years.

Mark Nash, 3 year term

Mark has served on the Montana Credit Union board of directors since 1991 and previously served on the Supervisory Committee for the board from 1989 to 1995.

A native Montanan, Mark is the President of Credit Associates, Inc., and previously held several roles with Community Federal Credit Union in the late 1980's.

Jim Zadick, 3 year term

Jim is a Great Falls native and graduate of Great Falls High School, the University of Montana, and William and Mary Law School.

Jim previously worked at the Montana Supreme Court for Justice Mike Wheat and in Washington, D.C. for Senator Max Baucus and Senator John Walsh. Jim returned to Great Falls in 2015 to work in private practice at the Ugrin Alexander Zadick, P.C. law firm, where he is a partner.

Terry Kangas, 3 year term

Terry has been a member of the credit union for over 45 years, and has served on the Supervisory Committee and as an Associate Board member.

Terry recently retired from D.A. Davidson's finance department as a senior staff accountant, and has enjoyed volunteering his time over the years with various youth organizations. Terry and his wife Wanda have been married for 43 years and share two daughters, a son, and five grandchildren.



Nominations by petition will be accepted until midnight, September 14, 2024. Only single nominees may be represented on a single petition by an individual wishing to be on the Annual Meeting ballot. A minimum of two hundred and forty eight (248) Montana Credit Union member signatures must be obtained for the petition to be valid. The following must accompany any petition:

- Biographical data in a format similar to those nominees from the Nominating Committee, printed on the bottom of page 2.
- The statement: I, _____ (print name), agree to nomination and will serve on the Board of Directors of Montana Credit Union, if elected to office.

Your Signature: _____ Date: _____

This nomination slip must be mailed to: **Montana Credit Union Nominating Committee, PO Box 2849, Great Falls, MT 59403.** If there are no petitions received, there will be no mail ballot, and the Nominating Committee's nominees will be declared at the Annual Meeting as having been elected by acclamation.

How To Protect Yourself Against Identity Theft

Jenni Grove, Risk Management Specialist



Taking steps to protect your personal information can help you avoid identity theft. Many scammers and thieves are relentless in trying to overcome many of the security measures we have put in place to protect you. Here are some things you can do to stay ahead of identity thieves.

Protect documents that have personal information. Keep your financial records, Social Security and Medicare cards, and any other documents that contain personal information, in a safe place. When you decide to get rid of those documents, shred them before you throw them away. If you don't have a paper shredder at home, look for a local shred day, or use a marker to block out account numbers. If you receive statements in the mail with your personal information on them, take your mail out of the mailbox as soon as you can.

Always ask questions before giving out your Social Security number. Some organizations need your Social Security number to identify you, including the IRS, your bank, and your employer. Organizations like these that do need your Social Security number won't call, email, or text you to ask for it.

**TIP: when in doubt, call the source. We have seen instances where scammers will try to spoof our phone number when calling or texting people to ask for their personal information. If you receive a request for your Social Security number to identify you, please either hang up or delete this text. You can always call us at (406) 727-2210 to verify if we were trying to contact you!*

Other organizations that might ask you for your Social Security number might not really need it. Those organizations include a medical provider, a company, or your child's school. Ask these questions before you give them your Social Security number:

Why do you need it? Can you use a different identifier? How will you protect it? Can you use just the last four digits?

Protect your information from scammers online and on your phone

If you're logging in to an online account, use a strong password. Many websites require a password of at least 12 characters, which include numbers and special characters, to increase password strength.

Add multi-factor authentication for online accounts that offer it. Multi-factor authentication offers extra security by requiring two or more credentials to log in to your account. The additional credentials you need to log in to your account fall into two categories: something you have — like a passcode you get via text message or an authentication app, or something you are — like a scan of your fingerprint, your retina, or your face. Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

And finally, do not give your personal information to someone who calls, emails, or texts you. It could be a scammer trying to steal your information. If you think you have been the victim of identity theft, or have concerns about charges to your account that you did not authorize, please contact us.

Source: Federal Trade Commission, www.FTC.gov

debit

TAP-TO-PAY

DEBIT AND CREDIT CARDS

A tap to pay card looks like a regular debit or credit card, but it has a small chip inside that uses radio-frequency identification (RFID) or near-field communication (NFC) technology to communicate with payment terminals.

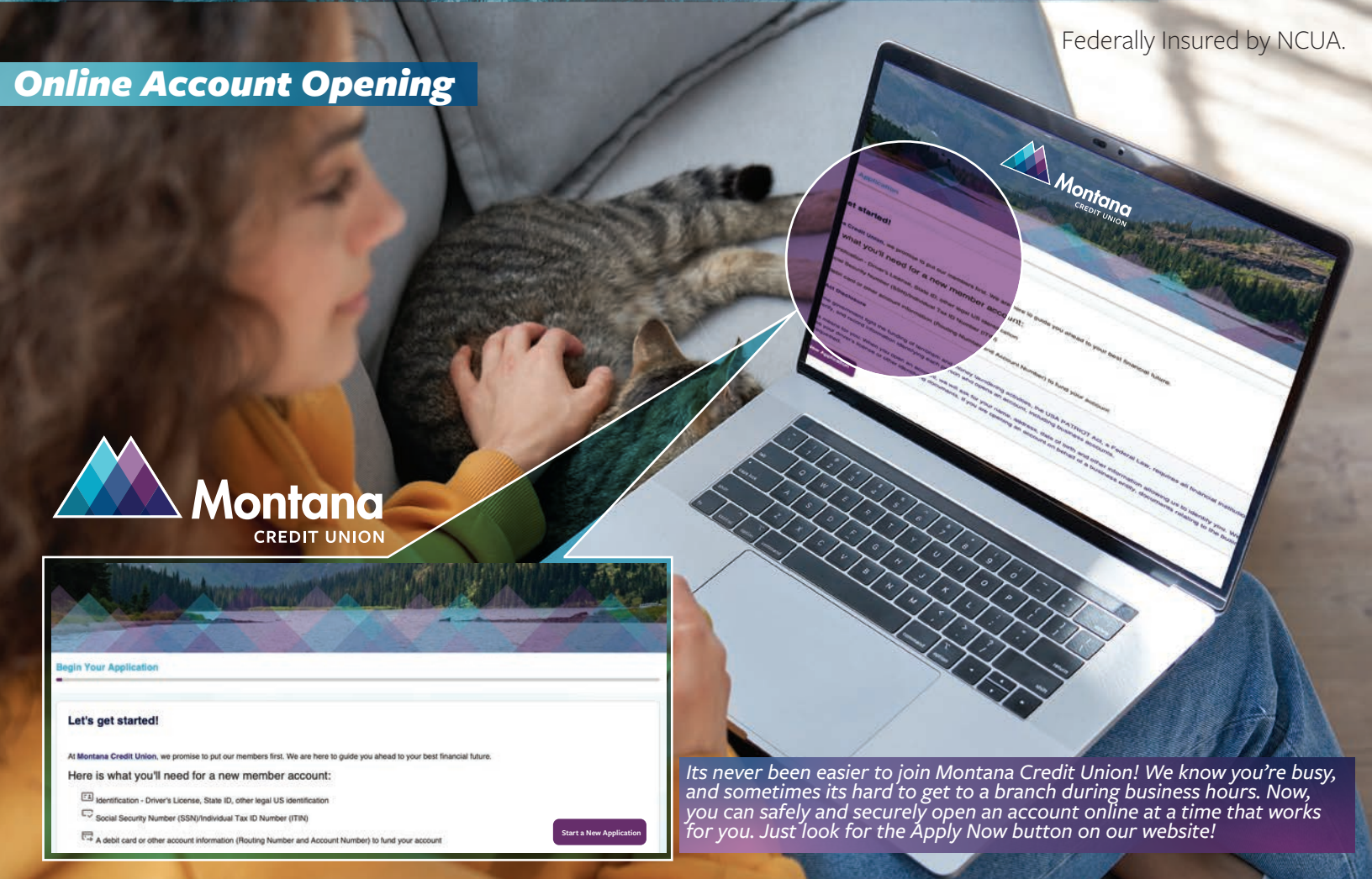
Montana
CREDIT UNION

84TH ANNUAL MEETING



Thursday October 24, 2024 at 6:30pm
Mansfield Convention Center.

Join us for **updates** from MCU leadership, **cash prizes**, and more!
**Please note: no meal will be served*



Federally Insured by NCUA.

Online Account Opening






Begin Your Application

Let's get started!

At Montana Credit Union, we promise to put our members first. We are here to guide you ahead to your best financial future.

Here is what you'll need for a new member account:

-  Identification - Driver's License, State ID, other legal US identification
-  Social Security Number (SSN)/Individual Tax ID Number (ITIN)
-  A debit card or other account information (Routing Number and Account Number) to fund your account

[Start a New Application](#)

It's never been easier to join Montana Credit Union! We know you're busy, and sometimes it's hard to get to a branch during business hours. Now, you can safely and securely open an account online at a time that works for you. Just look for the Apply Now button on our website!

ANNUAL
NEWSLETTER



Montana
CREDIT UNION

2024
2024
2024

Guiding You Ahead



10th Ave Branch - Opened July, 2024

Federally Insured by NCUA.