



MONTANA
FEDERAL CREDIT UNION

montanafcu.com



Prime Interest

Montana Federal Credit Union Member's Newsletter

bring us your auto loan and...

Drive DOWN YOUR **Rate** BY **2%**
refinance as low as 4.25% APR*

You know you can refinance your home to save money on the monthly payments. The same is true for your car.

At Montana Federal Credit Union, we'll drive down your rate by 2%* and save you hundreds or thousands of dollars on your loan from another financial institution!

Simply bring us your title and a copy of your loan contract – we'll make saving money easy!

See the chart below to determine how much you could save.

| Lender | Rate | Loan Amt | Term | Payment | Savings |
|------------------------------|-----------|----------|--------|---------|-------------------------|
| Montana Federal Credit Union | 4.25% APR | \$21,000 | 48 Mo. | \$477 | Save \$900 over 48 mo. |
| Other Institution | 6.25% APR | \$21,000 | 48 Mo. | \$496 | |
| Montana Federal Credit Union | 6.0% APR | \$21,000 | 72 Mo. | \$349 | Save \$1400 over 72 mo. |
| Other Institution | 8.0% APR | \$21,000 | 72 Mo. | \$369 | |

*Some restrictions may apply.
Minimum rate 4.25% APR.
Applies to auto and recreational vehicle loans.
Offer good only for loans financed at another financial institution.

Call us at 727-2210 or stop in today!

Expect the best..



Volunteers Needed for Free Tax Filing Sites

Use your talents to help fellow Montanans in your community file their taxes free of charge and claim overlooked credits like the Earned Income Tax Credit.

There are many opportunities to volunteer at a local tax site. You need not be a tax expert—you only need an interest and willingness to learn. Training is provided and support throughout the tax season is extensive. During the tax season, feel free to volunteer as much or as little as your schedule permits.

Last year, nearly 14,000 free returns were completed at tax sites across Montana with the help of volunteers. If you have been looking for a meaningful way to give back to your community, look no further!

First, find a free tax site near you by logging on to www.MontanaFreeFile.org and clicking on "Tax Site Locations".

Second, consider how you would like to help. Here are some ways you can volunteer:

Tax Preparer: Gain tax knowledge and help members of your community with their basic tax returns. Tax training provided.

Greeter and Intake Specialist: Help welcome clients and assist them with filling out basic forms for tax preparer's use.

Volunteer Trainer: For experienced tax preparers. Help train volunteers in basic tax law and preparation.

Technology Support: Help tax volunteers with computer and technology issues.

AARP Leadership Positions: Coordinate programs, volunteers, and technical assistance at local, state, and regional level. Tax certification encouraged but not required.

Third, please contact the individuals listed at the left and let them know how you want to become involved in this important program!

To volunteer at a VITA site, contact:

Rachael Milne at (800) 745-5546, ext. 142 or email Rachael@mcun.org

To volunteer at an AARP site, contact:

Concetta Eckel at (406) 933-8300 or email concetta@bresnan.net

More information on free tax filing services for Montanans can be found at:

www.MontanaFreeFile.org.

Letter from the President



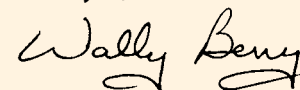
Writing a letter for the Newsletter has become quite challenging. The state of our economy has left more questions than answers. People continually ask me when interest rates on savings are going to start going up instead of down. My simple answer today is I seriously do not know. I realize that I have said before that our gurus, the economists, said we should pull out of this recession and rates should start moving upward by the 3rd quarter of 2010. Well, here we are and rates have continued to fall rather than move up. The "Gurus" are now saying that things should change after the elections and start to move in a more positive manner in the 2nd to 3rd quarter of 2011. With an unemployment rate at 9.5% and our economy still wavering, I have become suspect as to whom to believe anymore. The one thing I can tell you for a fact; your credit union is taking every step to maximize a fair rate of return to

you under these dire circumstances. Our money market rates are more than competitive. We offer myRewards checking that gives you an opportunity to earn a very good rate. Our certificate rates, as low as they are, still offer you a fair rate of return. All in all, what I am saying is that your credit union is still the best place to invest your funds.

With interest rates on savings being so minimal, it would stand to reason that loan rates would follow suit. We have lowered our rates once again. I do not have my crystal ball working right now, but I believe that if you need to borrow, now is a great time to take advantage of the low rates. Remember, your credit union is here to serve you and your financial needs.

Once again, thank you for your continuing support of YOUR credit union, where you can "Always expect the best".

Thank you, God Bless and God Bless America!



Wally Berry, President/CEO





Pee Wee Halloween Drawing

Hey kids—Halloween will be here before you know it! Nine of our lucky Pee Wee Penguin members will win a spooktacular Halloween treat. Stop by any of our 3 locations beginning October 6th to enter to win. Three winners will be drawn at each office on Wednesday, October 27th.

Pee Wee Penguin savings accounts, for our members age 9 and under, are designed to help children learn the value of saving and budgeting. Not yet a Pee Wee member? Just stop by any of our locations and see Member Services to open an account.

Don't forget to stop in and pick up your complimentary Halloween trick or treat bags for the kids. These will be available at all 3 locations.



The holidays are approaching...

Fall is just around the corner...and, with that, comes the approach of the holiday season. Many of our members are already enjoying the benefits of a Montana Federal Credit Union Christmas Club account. Funds in your Christmas Club account will be automatically transferred to your savings account on November 1st. If you would prefer these funds to be transferred to a different account, please contact Member Services.

Sign up today and let us help you save for the holidays!



Providing members with... Financial Freedom



myRealEstate

FINANCING

4.50% | 5.00% | 5.50%

UP TO 5 YEARS | UP TO 10 YEARS | UP TO 15 YEARS

Three Convenient Locations

- 901 8th Avenue South
- #15 Fourteenth Street South
- 540 Smelter Avenue Northeast

(406) 727-2210

Toll free: 800-721-2242
Voice Response: 761-7794

Lobby hours:

9 am - 5 pm Monday - Thursday
8:30 am - 5:30 pm Fridays

Drive up hours:

7:30 am - 6 pm Monday - Friday
9:00 am - 1 pm Saturday (14th St)

Holiday Closures:

| | |
|--------------|------------------|
| Columbus Day | Monday, Oct 11 |
| Veterans Day | Thursday, Nov 11 |
| Thanksgiving | Thursday, Nov 25 |

Member Choice Extras

- Online Banking at montanafcu.com
- Online Bill Pay at montanafcu.com
- 24/7 Voice Response 761-7794 or 1-800-380-MFCU
- Full Service Checking
- Money Market Account
- Pee Wee Penguin Savings for Youth
- FYI Youth Accounts
- FAX Transmissions
- Money Orders
- Wire Transfers
- Full Family Membership
- Credit Life & Credit Disability Insurance
- Bronze Cache Account (Free Checking)
- Silver Cache Account (Interest Bearing)
- Golden Cache Account (55 and Over)
- MyRewards Checking
- Free Notary Service
- Savings Insured to \$250,000 by NCUA
- Traditional IRAs & Roth IRAs
- Direct Mail Deposit
- Real Estate, Personal & Installment Loans
- ATM/Debit Card
- VISA Credit Card
- U.S. Savings Bonds
- Christmas Club Accounts
- VISA Gift Cards
- CUMoney Visa Travel Card

Board of Directors

| | |
|-------------------------|---------------------------|
| Chairman | Directors |
| Paul Dockter | Randy Boysun |
| | Mark Nash |
| Vice Chairman | Ed Naughten |
| Coleen Balzarini | |
| Secretary | Associate Directors |
| Cheryl Patton | Tom Bryant |
| | Colleen Holzheimer |
| Treasurer | |
| Dale Bimler | |

Savings Insurance Extended to 12-31-2013



Visit us online
and sign up for
eStatements!

montanafcu.com



Need a
vehicle loan?

How's

4.25 %
APR

Grab ya?

An unprecedented low rate with flexible terms! With a Montana Federal Credit Union loan, your new vehicle is just a phone call away!
Speak with a member service representative at 727-2210 today!

Helping the "Voices of Hope" Crisis Prevention Line

In conjunction with International Credit Union Day and in keeping with the credit union philosophy of "people helping people", Montana Federal Credit Union will be raising funds for Voices of Hope.

Voices of Hope is a local organization that provides a 24 hour crisis intervention line, sexual assault advocacy and awareness, as well as a 2-1-1 line to connect people in need with community services.

From October 4th-October 21st, we will be asking our members for donations. All proceeds will benefit Voices of Hope. In addition, Montana Federal Credit Union will match a portion of the funds received and a check will be presented to Voices of Hope. Please join us in the cooperative spirit and help us raise funds for this very worthy organization.



International Credit Union Day



International Credit Union Day is Thursday, October 21, 2010. This day is set aside for the 186 million credit union members worldwide to celebrate the credit union difference.

What is International Credit Union Day?

- ICU Day creates awareness and celebrate the ways credit unions improve the lives of their members.
- There are more than 54,000 credit unions in the world serving nearly 186 million people in 97 countries.
- Help us celebrate the attributes all credit unions share: community commitment and trustworthy member service. It also suggests a sense of loyalty and personal pride that members have for their credit unions.

Please join your credit union in our festivities—We will be serving cake and punch at each of our three locations. We look forward to seeing you!