

APRIL 2015



*Helping our members achieve financial success while building a better community.*

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## CONGRATULATIONS TO OUR NEW FINANCIAL SERVICE REPRESENTATIVES!

*You'll notice some new faces in the lending department here at Russell Country.  
Danielle Zeiss and Kayla Oswald have been promoted to FSR's.*

### **DANIELLE ZEISS**

Danielle has been with Russell Country for 5 years, beginning as a Service Associate then moving into the Electronic Services Coordinator position, where she was responsible for the credit union's plastic card and share draft programs. Prior to coming to Russell Country Danielle spent 11 years in the customer service industry, and she's eager to begin serving our membership in her new role. Danielle's greatest accomplishments are "my two beautiful children", a daughter age 9 and a son age 2 1/2. She enjoys spending her free time outdoors with her family.



### **KAYLA OSWALD**

Kayla has been with the credit union for just less than a year, but came to us with financial institution experience gained over the last 6 years. Kayla is married to an active duty Airman stationed here at Malmstrom, so in their travels she's worked for financial institutions as a teller, in operations, and as a delinquency control specialist. Kayla has a 6 year old son and a 2 year old daughter that keep her hopping. Kayla says, "I'm excited to use my experience to help our members in my new position as a Financial Services Representative here at Russell Country".



**CONGRATULATIONS TO BOTH DANIELLE AND KAYLA!**

## **Employee Appreciation Dinner**

Each January, Russell Country FCU holds an Employee Appreciation dinner. At the appreciation dinner, there is a silent auction held to help raise money to be donated to a local organization. This year, the proceeds from the appreciation dinner were donated to the West Elementary Student Activity Fund. On March 6, 2015, President/CEO Bernie Neibauer presented a check in the amount of \$1,500 to Michelle Meredith, West Elementary Principal.





# UNITY PROJECT



In the spring of 2013, RCFCU launched the **"Unity Project."** Our intention was to help community members achieve financial success while building a better community. In 2014, our Unity Project focused on raising awareness of childhood hunger. Throughout 2014, we had collection bins in our lobbies for staff and members to donate food. **On March 6, 2015**, President/CEO Bernie Neibauer presented a check to the 3 local food pantry organizations in conjunction with the projects mission. The Great Falls Public Schools Foundation Food Pantry, the Choteau Public School "Back Pack Buddy" Program, and the Fairfield Public School Food Pantry were **each awarded \$2,000 and totes of the donated food for their programs!**

**COME AND JOIN RUSSELL COUNTRY FCU**

Saturday, July 11, 2015 at the Great Falls Voyagers game. You'll have a chance to bid on your favorite player's specially designed, autographed jersey. The winning bidder will get to meet their favorite player on the field after the game! All proceeds will benefit the Great Falls Rescue Mission Family Center Campaign. You can't get these jersey's anywhere else, so join us for a night of baseball, fun and a good cause!



[WWW.RUSSELLCOUNTRYFCU.COM](http://WWW.RUSSELLCOUNTRYFCU.COM)

Russell Country FCU, along with the Giant Springs Chapter of Credit Unions, participated in the Great Falls Food Bank's Annual CANTastic event!



**Our entry, Kermit the Frog, was voted "Best Meal!"**



Our young members are an important part of the Russell Country family. We are excited to celebrate our youth all month long!

In April, any deposit made to a new or existing youth account between April 1, 2015 through April 30, 2015, will automatically be entered to win GREAT prizes! There will be weekly drawings for Coldstone Creamery gift cards, and 3 lucky Grand Prize winners will win a deposit of \$100, \$50 or \$25 to their youth savings account! Plus youth will receive double Kirby or CU Succeed bucks for deposits made during the month of April!



# BEWARE OF IDENTITY THEFT WHILE TRAVELING

Whether you're away on business or vacationing with your family – keep your identity safe and sound. Follow the tips below to keep yourself and your information secure and know that IDProtect is here to help if something happens while you are traveling:

- Let your credit/debit card company know that you'll be traveling, how long you'll be gone for and where you're going (especially if you're leaving the country).
- Clean out your wallet – don't keep anything in there you don't need. Don't take your checkbook– instead use credit cards for purchases. Be sure to register your credit and debit cards with IDProtect before you travel – go to Card Registration to learn more about this service.
- Check your accounts regularly for suspicious activity. Be sure to activate Monitoring with IDProtect before you travel so that you can be alerted of key changes to your credit file – go to Monitoring to learn more.
- After you return home – check your accounts, and then check them again to see if you notice any suspicious charges.
- Don't post travel plans on social networking sites. Don't alert potential identity thieves that you're leaving home for an extended period of time and don't upload vacation photos while you're out of town.

As part of our continuing effort to bring the best technology and service to our members, Russell Country FCU is upgrading our fraud Detection and Notification System. The new system will provide faster, more immediate attention to notify our members when fraud is suspected. The notification portion of the system includes a state-of-the-art automated assistant to help our members review transactions and confirm their spending activity on their Debit MasterCard and/or ATM Cards.

For example, if you are traveling, you may receive a notification call from our automated assistant, whom we have nicknamed Jill, please work with her to answer questions regarding recent card activity. Please also be aware that our Card Member Security team that provides fraud alert management is available 24 hours per day, 7 days per week, should you need assistance from a live agent.

If suspicious transactions are identified as fraudulent, calls will be transferred to our outstanding member support team at Card Member Security to help you take the necessary precautions to protect your cards and related accounts. If the recent activity is legitimate, members will be able to close the case with the phone attendant using their touch-tone phone.

***Thank you for your support through this upgrade and, as always, thank you for being a member of Russell Country Federal Credit Union.***

## HAVE YOU REGISTERED FOR ID PROTECT YET?

**Don't let them steal your Identity.**

Secure Checking. Secure Identity.

**Our Secure Checking Account is the answer.**

Ask your Service Associate about....

**ID PROTECT**

It's easy, simply go online to [www.idprotectme247.com](http://www.idprotectme247.com) or call 1-877-610-7889.

Use code **MT701863**, which verifies you as a Russell Country FCU member.

Once you're registered, you can feel confident and safe, knowing that ID Protect and Russell Country FCU are protecting YOU.

## LATEST UPDATE: DATA PROCESSING SYSTEM UPGRADE



***The process of converting to a new data processing system has begun!!!***

After running on the same data processing system for more than 20 years it's time to upgrade to a faster, more efficient, and more functional data processing system.

Having completed the preliminary conversion steps, beginning in January, we've moved into the product and service stage where we map our existing products and services to the new system. This process will take us into the latter part of spring, followed by the system training phase that will begin in late summer, followed by the testing phase beginning in September.

***These steps lead us to the 'Go-Live' date of November 1, 2015.***

From start to finish the entire process takes 44 weeks. As we move deeper into the conversion process you'll see gentle reminders of the conversion in each of our lobby's, and we'll continue to remind you through newsletter articles, statement messages, Facebook posts, and throughout our website.

**Stay tuned...**





**Annual Meeting Reminder**  
Monday, May 4, 2015

Heritage Inn  
1700 Fox Farm Road, Great Falls  
Hors d'oeuvres @6:30pm  
Meeting @7:00pm

At the Annual Meeting, you will have a chance to meet and greet fellow members, Russell Country FCU Staff and volunteers, and your Board of Directors and Supervisory Committee.



**Alex Bostic**

CHAIRMAN OF BOARD



**John Mathis**

VICE CHAIRMAN



**Mitch Martin**

SECRETARY



**Rick Ferrin**

FINANCIAL OFFICER



**Ray Mehrens**

CHAIRMAN OF THE  
SUPERVISORY COMMITTEE



**Dan Mortag**

DIRECTOR



**Sheryl Knowles**

DIRECTOR



**Jim Oehmcke**

ASSOCIATE DIRECTOR



**Bryan Fox**

ASSOCIATE DIRECTOR

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810 1st Avenue South  
P.O. Box 2605  
Great Falls, MT 59403  
406.761.2880  
toll free: 800.772.4343  
fax: 406.761.7628

### FAIRFIELD BRANCH

105 4th St. South  
P.O. Box 427  
Fairfield, MT 59436  
406.467.2541  
fax: 406.467.3242

### MANG BRANCH

P.O. Box 2605  
Great Falls, MT 59403  
406.791.0306  
fax: 406.452.1395

## Russell Country FEDERAL CREDIT UNION

### BOARD OF DIRECTORS

Alex Bostic, Chairperson  
John Mathis, Vice Chairperson  
Rick Ferrin, Financial Officer  
Mitch Martin, Secretary  
Sheryl Knowles, Director  
Dan Mortag, Director  
Ray Mehrens, Director  
Bryan Fox, Associate Director  
Jim Oehmcke, Associate Director

### SUPERVISORY COMMITTEE

Ray Mehrens, Chairperson  
Melissa Smith  
Jim Oehmcke

### MEMBERSHIP OFFICER

Andrea Holzheimer

## THE CREDIT UNION WILL BE CLOSED IN OBSERVANCE OF:

### MEMORIAL DAY

Monday, May 25, 2015

### INDEPENDENCE DAY

Friday, July 3, 2015  
No Drive-Thru Services  
Saturday, July 4, 2015

### LABOR DAY

Monday, September 7, 2015