

JANUARY 2016



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

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## BOARD OF DIRECTORS NOMINATIONS

### Marion Alexander "Alex" Bostic

Marion Alexander "Alex" Bostic worked for over forty years in the Aero Space Industry for companies such as Hughes Aircraft, McDonnell Douglas and Raytheon Electronic Services. Upon his retirement he and his wife moved to Great Falls. Alex started as a member of the Supervisory Committee until 2013, when Alex was elected to the Board of Directors, to fill an unexpired term. After being elected Alex has served as a Chairman of the Supervisor Committee and in 2014 Alex became Chairman of the Board of Directors.



### John Mathis

John Mathis is retired from the Montana Air National Guard where he worked in Aircraft Maintenance for 28 years. He is also newly retired from the Great Falls School District where he worked in the technology department. John is an active member of the Electric City Lions Club where he has held all club offices, as well as many district positions. He is married to his wife Bev. They have two grown sons, three grandchildren, and three great grandchildren.



### Sheryl Knowles

Retired from a 36 year career as the Cascade County Extension 4-H and Youth Development Agent Sheryl served a 20 month post retirement appointment as the MSU Family and Human Development Specialist and has most recently finished an adjunct teaching position at University of Great Falls teaching Speech and Communication. She and her husband Randy have two grown daughters and in her semi-retirement she enjoys a little more time for their seven grandchildren ranging in age from 3 to 23 years, gardening and some home improvement projects. She belongs to a book club, a women's educator's group, volunteers as an usher for the Mansfield Performing Arts Center, the FISH food program, Family Promise, election judge, church financial secretary and church nursery attendant.



# 2016 ANNUAL MEETING NOTICE

**MONDAY, MAY 2, 2016**

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

### YOU'LL HAVE A CHANCE TO:

- Meet your elected volunteer-members of the Credit Union Board of Directors and the nominees for the open positions
- Voice your opinion about what you like about your Credit Union
- Suggest improvements

You must be at least 18-years old to be eligible to vote and in order to hold elective or appointive office. Members who are eligible to vote must be on record on or before March 4, 2016. Voting will be by mail ballot only. Ballots will be mailed to members during the week of March 18, 2016. Ballots must be returned and postmarked no later than midnight April 2, 2016. However the election will not be conducted by mail ballot when there is only one nominee for each position to be filled. There will be no nominations from the floor.

### NOMINATIONS BY PETITION

Nomination by petition will be accepted until midnight March 23, 2016. Only single nominees may be presented on a single petition by individuals wishing to be on the Annual Meeting Ballot. A minimum of 100 Russell Country FCU members' signatures must be obtained for the petition to be valid.

### The following must accompany any petition:

I, (insert your name) \_\_\_\_\_ agree to  
nomination and will serve on the Board of Directors of Russell Country FCU  
if elected to office.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

**Mail this certificate and petition to:**

Russell Country FCU Nominating Committee • PO Box 2605 • Great Falls MT 59403

If there are no petitions, there will be no mail ballot and the Nominating Committee nominees will be declared at the Annual Meeting as having been elected by acclamation.

# PAYit FORWARD



Throughout the Holiday season this year Russell Country Federal Credit Union has been randomly paying for a patron's cup of coffee at the True Brew Coffee Company. This home grown effort by Russell Country is designed to surprise, and to thank , the people of Great Falls with a free "Cup Of Joe," and encourage them to "Pay It Forward" in some form or fashion for someone else along the way.



Bernie Neibauer, President of Russell Country says ....  
"We'd love to see people who get a free coffee, surprise someone else they come in contact with that day with a small gesture of thanks, too. It's our goal to create a chain reaction of giving and sharing which can begin with something as simple as a cup of coffee, and what better time to do that then during the cold winter months. We've also placed a "Pay It Forward" billboard on 9th Street across from the True Brew to remind drivers to stop in for a coffee".

The response from True Brew customers has been positive, with one lucky customer saying "What a way to make a person's day" when she received her free coffee. That sums up what the Pay It Forward campaign is designed to do. Make someone's day!

Russell Country is a community chartered Federal Credit Union with its main office located in Great Falls, and branch offices in Fairfield and at the Montana Air National Guard Base on Gore Hill. Russell Country's mission is to 'help their members achieve financial success while building a better community'.



## COMMUNITY OUTREACH

THE HOLIDAY SEASON IS ALWAYS A BUSY ONE AND IT WAS NO DIFFERENT HERE AT RUSSELL COUNTRY. OUR STAFF AND MEMBERS HELPED MAKE THE HOLIDAYS A LITTLE BRIGHTER THIS YEAR FOR MANY LOCAL ORGANIZATIONS BY DONATING THEIR TIME, MONEY, AND GIFTS.

IN NOVEMBER, SEVERAL STAFF MEMBERS DONATED THEIR TIME DECORATING A



CHRISTMAS TREE THAT WAS THEN DONATED TO THE ST. THOMAS FESTIVAL OF TREES. THE BEAUTIFUL TREE, TITLED A STARRY BLUE CHRISTMAS, SOLD FOR \$375. ALL PROCEEDS WENT TO THE ST. THOMAS CHILD AND FAMILY CENTER.

RCFCU DONATED OVER 200 JARS OF JAM TO THE RSVP SENIOR CITIZENS HOLIDAY FOOD BASKETS, GIVING THEM A LITTLE HOLIDAY BONUS THIS YEAR! THE COMMODITY CLIENTS RECEIVE PEANUT BUTTER IN THEIR BASKETS, BUT NEVER ANY JAM, WHICH IS A COMMON REQUEST.

RCFCU TEAMED UP WITH TOYS FOR TOTS AGAIN THIS YEAR, AS AN OFFICIAL TOY DROP LOCATION AND THANKS TO SOME AMAZING DONATORS, RCFCU HAD AN OVERFLOWING BOX OF PRESENTS ON PICK-UP DAY.

IF YOU VISITED OUR MAIN OFFICE LOBBY AT ALL THROUGHOUT THE MONTH OF DECEMBER, YOU WERE SURE TO SEE THE BLUE "ANGEL" TREE AS YOU CAME THROUGH THE DOOR. THIS TREE WAS FULL OF REQUESTS FROM CHILDREN AT THE GREAT FALLS CHILDREN'S RECEIVING HOME. WE WERE ABLE TO FILL EVERY REQUEST AND ALSO RECEIVED A SPECIAL MONETARY DONATION FROM A "SECRET SANTA!"



# PRIVACY POLICY DISCLOSURE

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Russell Country Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

**If after reading this notice you have questions, please contact us at:**

(800) 772-4343 • (406) 761-2880

**Or write to:**

Russell Country Federal Credit Union  
810 1st Ave S  
PO Box 2605  
Great Falls, MT 59403

## INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us or our affiliate(s), MDT.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions. We may disclose all of the information we collect, as described above, as permitted by law.

## PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies, and mailhouses.

Russell Country Federal Credit Union and its affiliate(s), MDT, may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

## DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law.

These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide to other third parties.

## DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Russell Country Federal Credit Union, we will not share information we have collected about you, except as maybe permitted or required by law.

## HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## WHAT MEMBERS CAN DO TO HELP

Russell Country Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have the current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately .

**Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!**

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



## BRING YOUR LOANS TO RUSSELL COUNTRY!

For a limited time, Russell Country is offering our members the chance to 'Bring Your Loans Home' by offering 90-days before your first payment, or \$100 cash at closing when refinancing with us. Simply bring 'Your Loan Home' to Russell Country from another institution, and choose the option that's best for YOU! With rates as low as 2.69% APR\* don't miss out on this opportunity to refinance your loan from another institution to receive a great rate and, either 90 days before your first payment or \$100 cash at closing. Call or stop by any of our branch offices for further details.

\*APR is Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Rate is subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer. This rate applies to new and used automobile loans. Other rates and terms are available on seasonal equipment. If you choose the 'first payment deferred for 90 days' incentive, please note that interest accrues from date the loan is funded.

### HOLIDAY CLOSINGS:

**MARTIN LUTHER KING JR DAY**  
Monday, January 18, 2016

**PRESIDENT'S DAY**  
Monday, February 15, 2016

#### MAIN BRANCH

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