

OCTOBER 2016



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



The year was
1946



APPROVAL OF ORGANIZATION CERTIFICATE

Pursuant to the provisions of Section 4 and Section 16 (c) of the Federal Credit Union Act, the foregoing Organization Certificate of
GREAT FALLS U. S. EMPLOYEES Federal Credit Union
is hereby approved.

IN WITNESS WHEREOF, Federal Deposit Insurance Corporation has caused these presents to be executed by its officer thereunto duly authorized, and its corporate seal to be hereunto affixed this 25th day of October,
1946


Secretary
Federal Deposit Insurance Corporation

Tupperware was introduced to the public, AT&T announced the first car phones, and Dean Martin, B.B. King, and Bill Haley all began their musical careers. There were 8,944 active and chartered credit unions in 1946, and on October 25, 1946, the Federal Deposit Insurance Corporation approved a charter for the Great Falls U.S. Employees Credit Union to serve employees of the U.S. Government in Cascade County, Montana, the credit union's employees and their immediate family members.

Seventy-years later, Tupperware remains on store shelves, cell phones have replaced car phones, we can still listen to Dean Martin, B.B. King and Bill Haley, and the original Great Falls U.S. Employees Credit Union continues to serve its membership.

Although we're now known as Russell Country Federal Credit Union, we continue to stand by the intent for which our original charter was issued in 1946. That is, to serve our members.

October 20th is International Credit Union Day. I invite you to join us on October 20, at any of our branch locations, while we celebrate our 70th birthday.



JIM BALZER



JAY ROBERTSON

THE AUTHENTIC DIFFERENCE

International Credit Union Day 2016

INTERNATIONAL
CREDIT UNION
DAY
OCTOBER 20
2016



CREDIT UNIONS ARE
NOT-FOR-PROFIT,
MEMBER-OWNED
FINANCIAL COOPERATIVES

9 PRINCIPLES



What About That Hail Damage?

This year Montana weather has delivered lightning storms, flash floods and hail stones to our community. As a result, we have many members affected by property insurance claims for the damage done to their cars, trucks, boats and campers. Most vehicles and RVs depreciate in value as soon as they are purchased. Unfortunately, if the collateral on your loan is damaged beyond repair, or otherwise declared as a total loss, you are still liable to pay the difference or the “gap” between your insurer’s settlement and your loan balance. That gap will come out of your pocket for a vehicle or RV that, for all practical purposes, no longer exists. Sound familiar? We hope you never get caught in this situation!

Russell Country FCU offers a very special form of GAP known as GAP Plus. This coverage not only protects your



Enter for your chance to win the “World’s Largest Stocking”!

For every deposit you make into your Kirby Savings account between November 1 and December 21, your name will be entered to win! With one entry per day, that gives you 35 chances to win! The drawing will be held at the end of business on December 21, 2016. Don’t miss out on your chance to win!



loan balance, but also includes up to \$1,000 toward your down payment of a replacement vehicle. And the best part? You can sign up for GAP when you apply for your next secured loan. There’s no underwriting, no red tape, no hassles. For your convenience, the amount can be rolled into your monthly loan payment.

Russell Country Federal Credit Union makes a difference in your financial health and well-being by offering the loan products and services that protect you and your family. We love to make loans!

The Russell Country FCU Mobile App is now available! Download our free Mobile App from your device's app store. Search for it under Russell Country Credit Union.

Our Mobile App features;

- Mobile Deposit – deposit a check from your mobile device any time, any place
- Transfer funds between accounts or to another member account
- Safe and Secure Bill Pay
- Track spending patterns through Spending Graphs
- 15 day transaction history with an option to download an additional 90 days of transactions.

Log into the app using your PC Banking log-in information. On your initial log in, you will be emailed a PIN which will allow you to complete the log in process.

For your protection, mobile banking will automatically log off after 5 minutes of inactivity.

For any questions or assistance, you can reach us at (406)-761-2880 or (800)-772-4343.



**Use R Mobile App
with Remote Deposit.**

Holiday open house

Please join us on Friday, December 23, 2016, as we celebrate the Holidays with our annual Holiday Open House. Refreshments will be served all day, at all of our branch locations, along with a grand prize drawing for a framed Brian Morger "Butte" print! Mark your calendars and join us for a festive, fun day!



The primary goal of the Toys for Tots program is to deliver, through a new toy at Christmas, a message of hope to less fortunate youngsters that will assist them in becoming responsible, productive, patriotic citizens.

Help Russell Country FCU make the holidays a little brighter for our local youth. Drop off new, unwrapped toys at our main branch location, now through December.



Looking for the Perfect Holiday Gift?

WE HAVE HOLIDAY VISA GIFT CARDS!

With 4 styles to choose from and amounts ranging from \$10 - \$1,000 you can't go wrong! Get the gift on everyone's list this holiday season!





RAFFLE FOR 2017 TOYOTA TACOMA

Russell Country Federal Credit Union is selling raffle tickets for a 2017 Toyota Tacoma. Proceeds will help enhance education and benefit local students through the Great Falls Public Schools Foundation. Tickets are \$10 each and the Winning Ticket will be drawn during halftime of the CMR vs. GFH cross-town football game on October 28th. This year there will also be a Second Prize Winner for a \$1,000 North 40 Gift Certificate! Time is running out... hurry into our office to purchase your ticket today.



ATTENTION CHRISTMAS CLUB ACCOUNT HOLDERS

In a continued effort for less mail and more convenience for our members, we will be transferring any funds in your Christmas Club Account into your primary shares account on October 31, 2016. As always, if you would like a check issued instead of having the funds deposited into your account, please call our office at 406-761-2880 or 800-772-4343 by October 30, 2016.

HOLIDAY CLOSURES

Columbus Day – Monday, October 10, 2016

Veterans Day – Friday, November 11, 2016

Thanksgiving Day – Thursday, November 24, 2016

Drive-thru Services Available – Only at the Main Branch -
Friday, November 25, 2016

Christmas Eve – Saturday, December 24, 2016

Christmas Day (Observed) – Monday, December 26, 2016

New Year's Day (Observed) – Monday, January 2, 2017

WWW.RUSSELLCOUNTRYFCU.COM

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P.O. Box 2605
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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

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