

JANUARY 2017



# RUSSELL COUNTRY FEDERAL CREDIT UNION

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

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## 2017

### ANNUAL MEETING NOTICE

THURSDAY, MAY 4, 2017

Heritage Inn, 1700 Fox Farm Road, Great Falls

Hors d'oeuvres at 6:30 pm | Meeting at 7:00 pm

#### BOARD OF DIRECTORS NOMINATIONS Mitch Martin



Mitch has served for 39 years as a director for Russell Country FCU, Great Falls Government Employees FCU and the former MANG Federal Credit Union. Mitch retired from the Montana Air National Guard in December 2003 after almost 35 years of service to his country and the State of Montana. Mitch serves in numerous civic organizations and is very involved in his church. Mitch is married to Val and they have four grown children.

**MITCH WAS VOTED THE 2015 MITCH  
REED VOLUNTEER OF THE YEAR BY  
MONTANA'S CREDIT UNIONS.**

#### 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 5, 2017. Voting will be by mail ballot only. Ballots will be mailed to members during the week of March 20, 2017. Ballots must be returned and postmarked no later than midnight April 4, 2017. 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 25, 2017. 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 • P.O. 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.

WWW.RUSSELLCOUNTRYFCU.COM



**Let your vehicle  
jump start your  
new year.**

**Bring us your LOAN  
during January  
and get \$200  
JUMP START CASH\***  
[russellcountryfcu.com](http://russellcountryfcu.com)

\* Offer good on automobile loans brought to Russell Country from another financial institution.  
Loan Rate based on credit score. Offer good through January 31, 2017. Other restrictions may apply.



810 1st Ave. South, Great Falls, MT 59401 • 406-761-2800



## **ELECTRONIC RECEIPTS (E-RECEIPTS)**

Did you know you can have your transaction receipt emailed to you? With our new E-receipts, you can! You can choose to have your receipt printed, emailed or both!

Your receipt will be emailed to the email address we have on file, or we can add your email address to your file and have them emailed.

Electronic Receipts are securely delivered and allows you to conveniently store and access your transaction receipts.

Give it a try! The next time you process a transaction at Russell Country FCU, ask to have your receipt emailed!

## **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 through their donations.

If you visited our Main Office Lobby anytime during the month of December, you were sure to see the blue "Angel" tree when you walked through the front doors. As in year's past, this tree was decorated with tags of requests from children and the Great Falls Children's Receiving Home. We were able to fill every request, we even had a special "Secret Santa" who donated a large monetary amount as a bonus!

RCFCU also teamed up with the local Toys for Tots as an official toy drop location. With everyone's generous donations, we were able to present them with an overflowing box of gifts this year.



**WE APPRECIATE EVERYONE WHO TOOK THE TIME TO FILL  
A TAG REQUEST OR TO DROP OFF A GIFT, THANK YOU.**

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

# PRIVACY POLICY DISCLOSURE

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

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. 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.

## 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)



# RUSSELL COUNTRY

FEDERAL CREDIT UNION

## 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



## BOARD OF DIRECTORS

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

## SUPERVISORY COMMITTEE

Jim Oehmcke, Chairperson  
Melissa Smith

## MEMBERSHIP OFFICER

Andrea Holzheimer



## HOLIDAY CLOSINGS

### MARTIN LUTHER KING JR DAY

MONDAY, JANUARY 16, 2017

### PRESIDENT'S DAY

MONDAY, FEBRUARY 20, 2017

DAYLIGHT SAVINGS TIME

**"DON'T FORGET  
TO SPRING  
AHEAD"**

SUNDAY

MARCH 12, 2017

