RUSSELI FEDERAL CREDI T U

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 Chuck Fulcher, Director Jim Oehmcke, Director Bryan Fox, Associate Director

SUPERVISORY COMMITTEE

Jim Oehmcke, Chairperson Melissa Smith Bryan Fox, Associate Director

MEMBERSHIP OFFICER

Andrea Holzheimer



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No payment until 2018* Talk to a Loan representative today.

russellcountryfcu.com

HOLIDAY CLOSINGS

COLUMBUS DAY Monday, October 9, 2017

VETERAN'S DAY Saturday, November 11, 2017

THANKSGIVING DAY Thursday, November 23, 2017

DRIVE-THRU SERVICES AVAILABLE

ONLY AT THE MAIN BRANCH

Friday, November 24, 2017

CHRISTMAS DAY Monday, December 25, 2017

NEW YEAR'S DAY

Monday, January 1, 2018

ELECTRONIC 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!

LOan

* No Payments for 90 days





ATTENTION CHRISTMAS CLUB ACCOUNT HOLDERS

In a continued effort for less mail and more convenience for our member, we will be transferring any funds in your Christmas Club Account into your primary shares account on October 31, 2017.

KIRBY

KANGAROO

CLUB

Attention Kirby Members!

Enter for your chance to win the "World's Largest Stocking"!

For every deposit you making into your Kirby Savings account between November 1 and December 15, your name will be entered to win! With one entry per day, that gives you 33 chances to win! The drawing will be held on Monday, December 18. Don't miss out on your chance to win!

HOLIDAY VISA GIFT CARDS ARE THE PERFECT HOLIDAY GIFT FOR EVERYONE ON YOUR LIST!





We invite you to join us on Friday, December 15, 2017, 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. So mark your calendars and be sure to 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 County FCU make the holidays a little brighter for our local youth. Drop off new, unwrapped toys at our main branch now through December.

WHY CREDIT UNIONS ARE WORTH CELEBRATING

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like RCFCU are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

So join us at any of our branches on Oct. 16 to celebrate ICU Day where we'll be celebrating with treats all day long!

