



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
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



APRIL 2018



RUSSELL COUNTRY

FEDERAL CREDIT UNION

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

in this issue: Annual Meeting Notice | Sweetheart of a Deal
CANstruction | Wallace Marine

2018 ANNUAL MEETING NOTICE

THURSDAY, MAY 10, 2018

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

BOARD OF DIRECTORS NOMINATIONS



Jim Oehmcke

Jim Oehmcke a native of Montana, graduated from Montana State University in 1975 with a Bachelor of Science degree in Microbiology.

Jim served in the Montana Air National Squadron from 1985 to 2013.

Jim held various logistics officer positions eventually becoming Aircraft Maintenance Squadron Commander. During the time as

Squadron Commander, he deployed in support of Operation Southern Watch, Saudi Arabia, in support of Operation Iraqi Freedom in Iraq and his last deployment was to Kunsan Air Base, South Korea in support of Pacific Air Forces.

He retired from the Montana National Guard as a Colonel in July 2013.

Since 2014 Jim has been a volunteer on the Board of Directors for Russell Country Federal Credit Union. In 2016 he accepted the position of Chairman of the Supervisory Committee.



Rick Ferrin

I have worked for the 3 Rivers telephone coop for 25 years, before that I was self employed as a Farmer and Rancher on the Fairfield Bench. I have enjoyed acting as a board member for Russell Country Federal Credit Union the past 6 years. I enjoy spending time hiking, fishing and bow hunting. I also enjoy visiting the State and National Parks that the state of Montana has to offer. I would appreciate your continued support.

**EFFECTIVE MAY 1, 2018, THE DEBIT CARD
REPLACEMENT FEE WILL BE \$15.
THE DEBIT CARD RUSH PROCESSING FEE WILL BE \$45.**



**Create
Your Own
Masterpiece.
FIX it. BUY it.
or BUILD it.
We have the loan for you**

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 28, 2018

INDEPENDENCE DAY

Wednesday, July 4, 2018

LABOR DAY

Monday, September 3, 2018

CANstruction GREAT FALLS FOOD BANK

Russell Country FCU, in conjunction with the Great Falls Chapter of Credit Unions, participated in the annual Great Falls Food Bank CANstruction event in March. This year's Mario entry won the People's Choice Award! The event raised more than 10,000 pounds of food, with 2,000 of that coming from our structure! After the event, all the food is donated to the Great Falls Food Bank. Thank you to everyone who came out to vote.





**SWEETHEART
OF A DEAL
0% LOAN WINNER**

During the month of February, we ran our annual Sweetheart of Deal loan promotion. Loans approved during the month of February were entered to win their loan at 0% APR. A big congratulations goes to our lucky winners Kelly & Rosa Q! Kelly & Rosa financed a Ford pickup and will pay absolutely no interest for the duration of the loan!

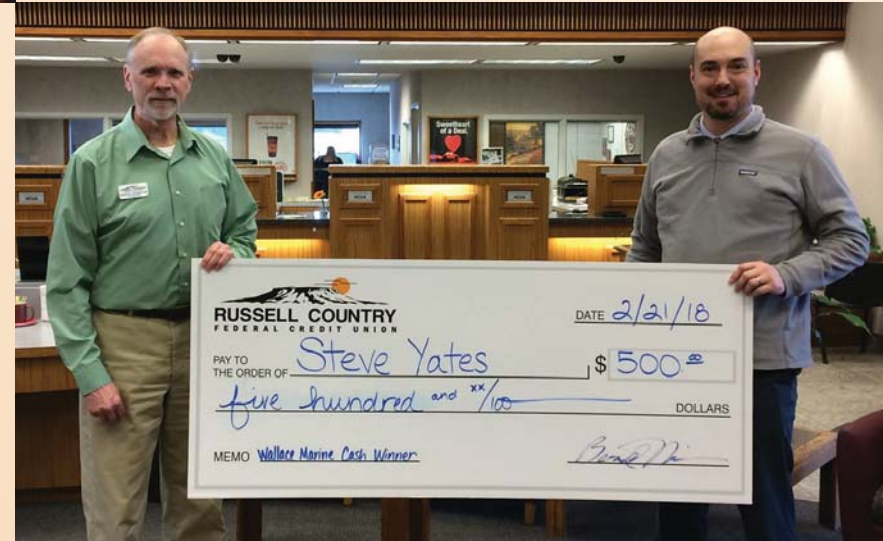
CONGRATULATIONS!



For the second year in a row, Russell Country FCU teamed up with Wallace Marine for their annual boat sale, offering special rates and a chance to win

\$500 WORTH OF WALLACE MARINE ACCESSORIES CASH!

Congratulations to Steve Y. who was this year's lucky winner. Steve financed a brand new boat and now has \$500 to purchase all his accessories!



**JOIN US
SATURDAY
JULY 14, 2018
FOR THE 5TH ANNUAL
"JERSEY OFF YOUR BACK"
NIGHT!**



Fans will have a chance to bid on their favorite player's one-of-a-kind, autographed jersey! The winning bidder will also get to meet their favorite player on the field after the game. All proceeds from the jersey auction will benefit the Cascade Country CASA-CAN. The jersey's will be on display at Russell Country FCU on Friday, July 13th. You can't get these jersey's anywhere else, so mark your calendar or follow us on Facebook to stay up to date with the latest news, and be sure to join us for a great night!

THE SCIENCE OF SAVING

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eyeing for months instead of putting it into our savings.

Why do we do that? Why do we spend the money we planned on using for our future?

We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

TEACH YOUR CHILDREN HOW TO SAVE

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Russell Country FCU, during the month of April we'll even cover the cost to open a youth account! Encourage your child to make regular small deposits often. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grows.

This April, we're celebrating Youth Month and we encourage you to bring your children into any of our branches and learn more about the Science of Saving. We'll have a savings challenge, a coloring contest, and more. Plus all youth accounts will earn double Kirby or CU Succeed bucks for every deposit made into their savings account.