

# 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



JANUARY 2018

# RUSSELL COUNTRY

FEDERAL CREDIT UNION

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

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## 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 is 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 Guard 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.

## 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 by March 11, 2018. Voting will be by mail ballot only. Ballots will be mailed to members during the week of March 26, 2018. Ballots must be returned and postmarked no later than midnight April 10, 2018. 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 31, 2018. 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.

## HOLIDAY CLOSINGS

### MARTIN LUTHER KING JR. DAY

Monday, January 15, 2018

### PRESIDENT'S DAY

Monday, February 19, 2018



Russell Country has teamed up with the True Brew Coffee Company for the third year in a row, paying for a patron's cup of coffee at random during the holiday season. This home grown effort is designed to surprise, and thank, the people of Great Falls with a free "Cup Of Joe", and encourage them to "Pay It Forward" for someone else along the way. 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! This movement goes along with Russell Country's mission which is to 'help their members achieve financial success while building a better community'.



# Holidays got you broke?

## Consolidate / Refinance with us.

[russellcountryfcu.com](http://russellcountryfcu.com)

### WHAT IS EMV CHIP?

EMV chip technology is becoming the global standard for credit card and debit card payments. Named after its original developers (Europay, MasterCard, and Visa), this technology features payment instruments (cards, mobile phones, etc.) with embedded microprocessor chips that store and protect cardholder data. In short, this tiny chip helps protect you from fraud by creating a unique code for each transaction.

**Russell Country FCU is eager to embrace and offer this technology to our debit card holders and plans to do so in the months to come. Please stay tuned for more information.**

### CONGRATULATIONS TO OUR LUCKY WINNER TAYLOR D.! MEMBERSHIP SURE HAS IT'S PERKS!

This fall, RCFCU teamed up with Lithia Downtown, offering a special rate to everyone who financed their new car purchase with us. To sweetened the deal, everyone who financed with RCFCU was entered into a drawing to win \$1,000!



[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 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. 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)