

RUSSELL NEWS

BOARD OF DIRECTORS NOMINATIONS

Marion Alexander "Alex" Bostic

Marion Alexander "Alex" Bostic worked for over forty years in the Aero Space Industry for companies such as Hughes Aircraft, McDonnell Douglas and Raytheon Electronic Services. Upon his retirement he and his late wife moved to Great Falls. Alex started as a member of the Supervisory Committee and served there until 2013 when he was elected to the Board of Directors, to fill an unexpired term. After being elected, Alex served as Chairman of the Supervisory Committee, and in 2014 was elected to serve as the Chairman of the Board.



John Mathis

John Mathis is retired from the Montana Air National Guard where he worked in Aircraft Maintenance for 28 years. He also retired from the Great Falls School District where he worked in the technology department. John is an active member of the Electric City Lions Club where he has held all club offices, as well as many district positions. John and his wife Bev have two grown sons, three grandchildren and three great grandchildren.



Sheryl Knowles

Sheryl Knowles retired from a 36 year career as the Cascade County Extension 4-H and Youth Development Agent. Sheryl served a 20 month post retirement appointment as a MSU Family Development Specialist. She and her husband Randy have two grown daughters and in her retirement she enjoys her grandchildren. She volunteers for the Mansfield Center, The FISH Food Program, Family Promise, election judge, church financial secretary and church nursery attendant.



2019 ANNUAL MEETING NOTICE

Thursday May 9, 2019

Heritage Inn, 1700 Fox Farm Road, Great Falls
Hors d'oeuvres at 6:30 p.m. • Meeting at 7:00 p.m.

- 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 appointed office. Members who are eligible to vote must be on record on or before March 10, 2019. Voting will be by ballot only. Ballots will be mailed to members during the week of March 25, 2019. Ballots must be returned and post-marked no later than midnight April 9, 2019. 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

Nominations by petition will be accepted until midnight March 30, 2019. 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 member's signature must be obtained for the petition to be valid.

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 Nomination Committee • P.O. Box 2605 Great Falls, MT 59403

If there are no petitions, there will be no mail ballot and the Nomination Committee nominees will be declared at the Annual Meeting as having been elected by acclamation.



Plan ahead with a "Christmas Club Account"



The average consumer spent over \$800 on holiday expenses in 2018. Even the most careful budgets can get strained by holiday expenses. If you'd like to keep a portion of your savings earmarked for gifts, travel, parties and decorations, a **Christmas Club Account** is a great choice.

You can open a **Christmas Club Account** at any point throughout the

year. Whether you open it in January or June, you'll save money that can be put toward end-of-the-year purchases, such as holiday gifts and travel. The account automatically rolls the money into your regular savings account on October 31st, so it's ready to start using just as the holiday shopping kicks off.

When you open a **Christmas Club Account**, you can determine how much you want to save. Whether you make a deposit weekly, monthly or whenever you have a little extra cash, this savings account eliminates the financial burden that comes with buying holiday gifts, plane tickets, party hosting supplies or decorations.

If you choose the auto-deposit option, you set aside money without having to think about it. When it's time to start spending, you'll have built a nice pot of

fun money with minimal effort. You'll also benefit from daily interest accrual, which means the more you have in your savings account, the higher your interest accrued. That interest is included in the final balance when the account closes.

Get a jump start on your holiday spending by opening a **Christmas Club Account today!**

*Save a
little each
month
until
Christmas!*



Shandi Gebhardt-Jones
Mortgage Loan Officer
NMLS # 896615 • 406-760-1143

Need a new Mortgage?

*Let me help you...
Live Life Better.*

RUSSELL COUNTRY
FEDERAL CREDIT UNION



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 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 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 1 st Ave S.
P.O. 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 consumer reporting agencies.
- 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 printer, financial statement publishers/printers, plastic card processors, government agencies and mail houses.

Russell Country Federal Credit Union and its affiliate(s), MDT may also work closely to offer products and services to meet members 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 who we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non affiliated third parties for the purpose of processing and serving 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.

HOW TO 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 safe guards that comply with federal regulation 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 most 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!

\$500

That's like \$100 a head.

WHERE: Wallace Marine Boat Show.
Exhibition Hall, ExpoPark, Fairgrounds
WHEN: January 25, 26, 27

1 lucky winner will be drawn for the
\$500 "Wallace Marine Accessories Cash"
(Purchasers must finance with RCFU to qualify for the drawing).

Special Loan Rates and Terms available
before and after the show.
Jan 25th – February 2nd.



HOLIDAY CLOSINGS

Martin Luther King Jr. Day

Monday, January 21, 2019

Presidents Day

Monday, February 18, 2019



MAIN BRANCH

810 1st Avenue South
P.O. Box 2605
Great Falls, MT 59403
406.761.2880 • 800.772.4343
406.761.7628 FAX

FAIRFIELD BRANCH

105 4th Street South
P.O. Box 427
Fairfield, MT 59436
406.467.2541
406.467.3242 FAX

MANG BRANCH

P.O. Box 2605
Great Falls, MT 59403
406.791.0306
406.452.1395 FAX

BOARD OF DIRECTORS

Alex Bostic, *Chairman*
John Mathis, *Vice Chairperson*
Rick Ferrin, *Financial Officer*
Mitch Martin, *Secretary*
Sheryl Knowles, *Director*
Jim Oehmcke, *Director*
Charles Fulcher, *Director*
Bryan Fox, *Associate Director*

SUPERVISORY COMMITTEE

Jim Oehmcke, *Chairperson*
Bryan Fox, *Associate Director*
Melissa Smith

MEMBERSHIP OFFICER

Andrea Holzheimer

