

A Financial Powerhouse
Member Powered—Service Driven

September 2018
Volume 28, Issue 3

THE DAM NEWS



In this issue:

International Credit Union Day

Text Fraud Alerts!!

Daylight Savings Time Ends

Holiday Closings

Passport to Rewards

Employee Changes

Christmas Cash

2018 Scholarship Winners

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining". It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining".

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The public is welcome to stop by the Fort Peck or Glasgow offices on October 18 to celebrate this worldwide movement that's made helping people its No. 1 priority for more than 160 years. Goodies will be served!!



Keeping your account safe and secure is our highest priority. We're adding Text Fraud Alerts as part of our debit card protection program.

You'll soon begin receiving text alerts when suspicious activity is detected on your FPCFCU Powerhouse debit card. If you receive a "fraud alert", reply Yes or No to confirm or deny the activity. If you reply **No (the activity is fraudulent)**, you'll quickly receive a follow up text to

let you know that a SHAZAM fraud specialist will call you soon to help protect your account. We'll also automatically block your debit card to prevent any additional fraudulent activity.

If you reply **Yes (the activity was legitimate)**, you can continue to use your debit card as normal. If you don't reply to the text, or your phone number is not a mobile number, we'll attempt to reach you via automated voice call.

Text message alerts from: 72718
Automated phone calls from: 855-219-5399

Make sure to save these numbers to your contacts so you don't miss any alerts. This added protection to your debit card is automatic and text message alerts are free. If you have any questions, or ever see a suspicious transaction on your debit card, please call 406-526-3223. ****It is so important for you to let us know if you have changed your phone number so SHAZAM can reach you.**

Daylight Savings Time ends Sunday, November 4th. Remember to "Fall Back": Turn your clocks back one hour.



HOLIDAYS: October 8 (Columbus Day), November 22 (Thanksgiving), December 25 (Christmas), January 1

**Fort Peck Community
Federal Credit Union**

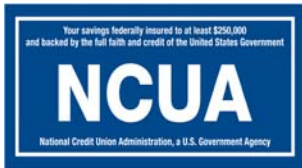
PO Box 214
Fort Peck, MT 59223
Phone: 406-526-3223
Fax: 406-526-3283

Branch:
54176 US Highway 2
Glasgow, MT 59230

Phone: 406-228-9292
Fax: 406-228-9294

email: ftpeck@nemont.net
joetftpeck@nemont.net
www.fortpeckcu.com

Online banking available
Contact Joe or Judy
at the main office



**Rate Information
Loans**

**NEW VEHICLES & RECREATIONAL EQUIPMENT
(NEVER TITLED)**

3.50% - 8.50% APR—up to 5-yrs
5.10% - 10.10% APR— 6-yrs
5.85% - 10.85% APR—7-yrs.

NEWER VEHICLES (2017, 2016, 2015)

3.50% - 8.50% APR—up to 5-yrs
6.25% - 11.25% APR—6 & 7-yrs

USED VEHICLES (2014 AND OLDER)

4.50% - 9.50% APR—up to 3-yrs
6.50% - 11.50% APR—4 to 6-yrs

USED RECREATION EQUIPMENT

6.00% - 11.00% APR—up to 3-yrs
6.50% - 11.50% APR—4-yrs
7.00% - 12.00% APR—5-yrs

REAL ESTATE LOANS

4.00% APR.....3-year balloon

SHARE SECURED LOANS

Contact Credit Union for details.

**Contact the Credit Union for additional
rates and terms, and Certificate rates.**

Volunteers

Board of Directors

Larry Bartel—President
Sherry Richardson—Vice President
Bonny Gay—Secretary/Treasurer
Bonnie Meyer—Director
Alfred (Joe) Wiles—Director

Supervisory Committee (appointed)

JoAnn Solem – Chairman,
Stevin Miller, Bonnie Meyer
Alfred (Joe) Wiles—Glasgow Branch

Credit Committee (appointed)

Sherry Richardson, Larry Bartel,
Claudine Hoyer, Joe Vander Woude
Jason Molstad

ALM Committee (appointed)

Darin McMurry, Judy Jones
Myrt Bamford, Joe Vander Woude

Credit Union Staff

Joe Vander Woude
Thankfull Geraets
Judy Jones
Peggy Cole
Richalle Close

**• PASSPORT •
TO
Rewards**

EACH TIME YOU USE
YOUR DEBIT CARD TO
MAKE PURCHASES BETWEEN
**OCTOBER 1 –
DECEMBER 31, 2018**
YOU'LL AUTOMATICALLY
BE ENTERED FOR A
CHANCE TO WIN!

**CONTACT US FOR
MORE INFORMATION**

**Grand Prize: \$500 Scheels
Gift Card
8 Monthly Winners: \$50
Scheels Gift Card**



**Christmas Cash
Once again, it's that
time of year!!**

Loans will be available, beginning October 20, 2018. Fill out a loan application (pick one up at Ft. Peck or Glasgow, or print one out from fortpeckcu.com) and submit it to the Credit Union along with two pay stubs. Borrow cash at 8% APR to spend anywhere for anything! Borrow up to \$1000 and repay in 10 monthly payments, Jan. 2019 thru Oct. 2019.

WELCOME to our new employee, Richalle Close. Richalle joined us on September 17 and will be working at both the Glasgow and Fort Peck offices. She, her husband, Scott and daughter, Olivia moved to Fort Peck this summer from Billings. Scott is employed by WAPA. Richalle is thrilled to be here—stop in and say “hi”! On a sadder note, Laurie and Barb have both resigned and are moving on to different ventures. We all wish them well!

Fort Peck Community Federal Credit Union has awarded two seven hundred fifty dollar (\$750.00) scholarships to credit union members. It is our pleasure to support these individuals in their educational endeavors. The “returning student” scholarship was awarded to Kathleen Brandt. Kathleen is continuing her education at Montana State University-Billings. Her career goal is to become a Physical Therapist. The “graduating senior” scholarship was awarded to Glasgow senior, Kaylee King, who is attending Dickinson State University to pursue a Bachelor's degree in Psychology.

Scholarship applications will be available in the spring with a deadline of June 30, 2019. Applicants and/or applicants' parents must be members of the Credit Union.

