

THE DAM NEWS

Volume 30, Issue 1
January 2020

Account Verification: The Supervisory Committee of the Fort Peck Community Federal Credit Union will be conducting their annual verification of accounts for the 4th quarter of 2019. If you have any questions or find errors on your 4th quarter statement, please notify the Supervisory Committee at:

PO Box 104, Fort Peck, MT 59223

**Note that this is the Supervisory Committee box only. Please send all payments and Credit Union correspondence to Box 214.

ALL FINANCIAL INFORMATION OF THE CREDIT UNION IS AVAILABLE UPON REQUEST.

FOOD DRIVE

During the months of February and March, 2020, you are invited to participate in a food drive for Valley County Food Bank. Canned soups and fruits are especially needed. Other items donated can include sugar, flour, canned goods, paper items such as towels or toilet paper and/or sundry items. All donations can be dropped off at Fort Peck Credit Union in Fort Peck or the Branch Office in Glasgow. If you choose to make a monetary donation, the money can be used to purchase MEAT or other needed items that aren't donated. These can be mailed to Joe at FPCFCU, PO Box 214, Ft. Peck, MT 59223 or to Valley County Food Bank, PO Box 63, Glasgow, MT 59230.



Feeding the Community



68th ANNUAL MEETING

The 68th Annual Meeting will be held in April, 2020. Info TBA at a later date.

A Financial Powerhouse: Member Powered—Service Driven

**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
joeftpeck@nemont.net
www.fortpeckcu.com

Online banking available
Contact Joe, Judy, or Richalle
at the main office

LOAN RATES (EFFECTIVE 11/19/19)

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

3.40% - 10.95% APR—up to 5-yrs
4.15% - 12.50% APR—6-yrs
4.90% - 13.25% APR—7-yrs
5.65% - 14.00% APR—8-yrs

NEWER VEHICLES (2019, 2018, 2017)

4.25% - 11.95% APR—up to 5-yrs
6.95% - 13.50% APR—6 & 7-yrs

**USED VEHICLES (2016 & OLDER)
AND RECREATIONAL EQUIPMENT**

5.25% - 11.95% APR—up to 3-yrs
6.95% - 13.50% APR—4 to 6-yrs

PERSONAL LOANS (Open-end Revolving LOC)

11.95% - 13.50% APR

CLOSED END LOANS (42 month)

11.95% - 3.50% APR

SPRING FLING LOANS.....8.25% APR

SPRING FLING LOC LOANS.....8.25% APR

****UNSECURED LOANS (RED) NOT AVAILABLE TO CREDIT
SCORES BELOW 621****

MOBILE HOME.....9.25% - 16.00% APR—up to 7-yrs.

REAL ESTATE LOANS

3-yr with balloon.....4.75% - 6.25% APR
5-yr with balloon.....5.75% - 6.75% APR
10-yr.....6.25% APR
12-yr.....6.50% APR
15-yr.....6.75% APR
30-yr.....8.25% - 8.50% APR

****NO MORTGAGE/MOBILE HOME LOANS IF CREDIT SCORE
BELOW 550****

SHARE SECURED LOANS & COLLATERALIZED LOANS
Contact Credit Union for details.

Loan Rates dependent on current credit score.

Volunteers

Board of Directors

Bonnie Meyer—President
Myrt Bamford—Vice President
Bonny Gay—Secretary/Treasurer
Melody Chamberlain—Director
Jason Molstad—Director

Supervisory Committee (appointed)

JoAnn Solem—Chairman
Stevin Miller, Bonnie Meyer

Credit Committee (appointed)

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
Thankful Geraets
Judy Jones
Peggy Cole
Richalle Close
Terri McMurry

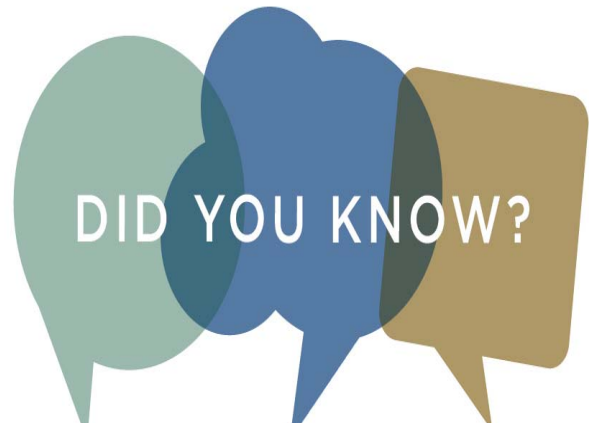
Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Get ready for your next event experience and don't forget your debit card! Each time you use your FPCFCU Powerhouse debit card now through March 31, 2020, you'll automatically be entered for a chance to win great prizes in the Pick Your Ticket Rewards promotion. Grab some concert tickets and your friends. A journey to a new experience has never been easier or more convenient.

GRAND PRIZE:
\$500 StubHub Gift Card
Eight Monthly Winners:
\$50 SHAZAM Gift Card



DID YOU KNOW?

Did you know our website is: fortpeckcu.com?? **Did you know that when you go to that website you can find all sorts of information??** This includes a **direct deposit form** (you can print this out, fill it in, and give it to the company that requested this information), **loan application** (this can be printed out and you can fill it in to get it back to us), **access to the latest newsletter** (just click on "What's New" and it will come up), and **about all the services we offer** at FPCFCU. **Did you know that you can reorder your own checks on the website??** Find the triangular shape on the home page and click on it. **Did you know that you can get our phone numbers and email on this site??** **Did you know that you can access online banking at this site??** Call the C.U. to get a temporary password, go to the website and click on the orange box and you're on your way.



We are doing some major updating of our membership files. We will be checking ownership, beneficiaries, signatures needed for withdrawals, etc. Please help us when we call you to make sure your account(s) are set up how you want them.

**HOLIDAY CLOSINGS: January 20—Martin Luther King, Jr. Day;
February 17—Presidents' Day
Daylight Saving Time begins Sunday, March 8: SPRING FORWARD**