

# THE DAM NEWS

Volume 29, Issue 3

July 2019

**Vol-un-teeer**—noun: a person who freely offers to take part in an enterprise or undertake a task

verb: to choose to act in recognition of a need, with an attitude of social responsibility and without concern for monetary profit, going beyond one's basic obligations.

Volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even greater for the volunteer. Volunteering and helping others can reduce stress, combat depression, keep you mentally stimulated, and provide a sense of purpose.

### Fort Peck Credit Union is in need of volunteers.

There are three boards/committees operated by volunteers. These include the **Board of Directors**, whose job is to govern the credit union. They have the responsibility to set policies and strategic direction, ensure that the credit union is operating legally, approve the operating budget and hire the credit union Manager/CEO.

Next is the **Supervisory Committee**—volunteers who serve as the “watchdog” of the credit union. They make sure that financial records are accurate and that safeguards are in place to protect the credit union from loss.



The **Credit Committee** consists of volunteers who meet as needed to help in the process of underwriting of larger loans exceeding \$25,000.00.

If you would/could help in any of these positions, please contact Joe at the Credit Union. The future of FPCU lies with you.



National Credit Union **Youth Month** was held **April 1-30, 2019**. The theme this year was:

**“The Future is Yours”**

*Picture it! Save for it! Share it!*

This year we had **30** deposits and a total dollar amount deposited of **\$1,654.00**. The Credit Union added \$5.00 to each youth’s account for the first \$20.00 deposited in his/her account that week. It’s a great deal for our kids—watch for this program again next April!!

**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 or Judy

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

**LOAN RATES (EFFECTIVE 1/1/19)**

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

4.25% - 9.50% APR—up to 5-yrs  
5.85% - 11.10% APR—6-yrs  
6.60% - 11.85% APR—7-yrs  
7.15% - 12.50% APR—8-yrs

**NEWER VEHICLES (2018, 2017, 2016)**

4.25% - 8.95% APR—up to 5-yrs  
6.95% - 11.95% APR—6 & 7-yrs

**USED VEHICLES (2015 & OLDER)**

5.25% - 9.75% APR—up to 3-yrs  
6.95% - 11.95% APR—4 to 6-yrs

**2 yrs. 4.25—5.50% APR 90% Loan to Value All Vehicles**  
**3 yrs. 4.75—6.50% APR 90% Loan to Value All Vehicles**

**USED RECREATION EQUIPMENT**

6.50% - 11.50% APR—up to 3-yrs  
6.95% - 11.95% APR—4-yrs  
7.45% - 12.50% APR—5-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.....8.50% APR

**SHARE SECURED LOANS**

Contact Credit Union for details.

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

**Volunteers**

**Board of Directors**

Bonnie Meyer—President  
Myrt Bamford—Vice President  
Bonny Gay—Secretary/Treasurer  
JoAnn Solem—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  
Thankfull Geraets  
Judy Jones  
Peggy Cole  
Richalle Close  
Terri McMurry



Each time you use your debit card to make purchases  
✕ between July 1 – September 30, 2019 ✕  
you'll automatically be entered for a chance to win!

Contact us for more information

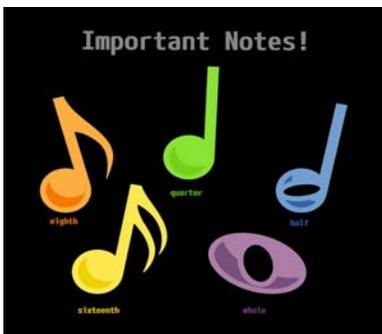


Prepare for your next adventure and pack a kayak, your bicycle, your favorite hiking shoes, and don't forget your debit card! Set up camp and build a fire because "Your Adventure Starts Here". Stepping out into nature and breathing in the fresh air has never been easier or more convenient. Each time you use your FPCFCU Powerhouse card, you could be on your way to winning great prizes.

**GRAND PRIZE: \$500 Adventure Gift Card**

**EIGHT MONTHLY WINNERS: \$50 Adventure Gift Card**

**Important Notes!**



1. When using night drop, PLEASE put deposits in an envelope and tell us what you want done!!
2. 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.
3. When you have a loan with us that requires insurance, we will give you 30 days to produce insurance. After 30 days, we will notify you by mail that forced place insurance will be added to your loan.

**HOLIDAY CLOSINGS: July 4—Independence Day; September 2—Labor Day**