

**NATIONAL
CREDIT UNION
YOUTH WEEK™
April 17-23
2011**

**MONEY
ROCK\$
AT♥MY
CREDIT
UNION**

**credit
UNIONS
celebrate
youth
in april**

Exit To Easy Street With A Low Rate



Once you've found the car, truck or SUV that you've been searching for, we know the last thing you feel like doing is searching for the perfect auto loan. So why not keep it simple? When you finance your vehicle here at Richland Federal Credit Union, we keep it easy and affordable with:

**Rates as low as
3.50% APR***

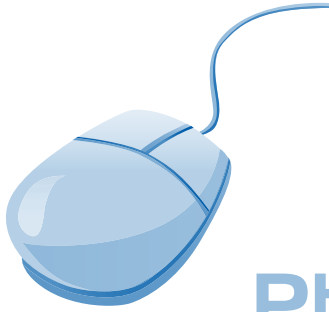
**FLEXIBLE TERMS
UP TO 90% FINANCING**

Already have an auto loan with another financial institution? Bring your existing loan to us and we might be able to lower your monthly payments by refinancing your loan with our low rates. Just give us a call or stop by the Credit Union for details.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Spring 2011

A QUARTERLY PUBLICATION FOR OUR MEMBERS



Phishing Scams What To Watch For

Phishing email messages are designed to steal your identity. They often ask for personal information, or direct you to a link or phone number to call where they ask you to provide personal data.

Though phishing email messages take many forms, here are a few things to watch for in order to spot fraudulent messages:

- They may appear to be from a trusted financial institution or government agency.
- They may appear to be from someone in your email address book.
- They may ask you to make a phone call where a person or audio response system requests personal information.
- They may include official looking logos and other identifying information that mimics legitimate websites.
- They may include links to phony websites where you are asked to provide personal information.

Phishing scams may also take the form of a telephone call or text message. If you ever receive an email, text message or telephone call requesting personal data, do not respond. If you think your account may be compromised, contact the associated institution directly by using a phone number from a reliable source, such as a phone book.

For more information about protecting yourself from these scams, visit www.antiphishing.org or www.fraud.org.

Your Protection Is Our Priority

To better protect our members, Richland Federal Credit Union will require an additional security measure in order to authorize telephone transactions. When calling the Credit Union, you may be asked for your social security number, date of birth, or the three most recent transactions on your account. You also have the option of setting up a password with the Credit Union, so when a transaction is initiated by telephone, we can ask for your password.



Holiday CLOSINGS

MEMORIAL DAY

Monday, May 30

INDEPENDENCE DAY

Monday, July 4



201 West Holly St.
Sidney, MT 59270
406.482.2704

Hours: Mon.-Fri. 9:00 a.m. - 4:00 p.m.
Drive-Up also open 7:45 a.m. - 5:00 p.m.
Weekdays, Saturdays 9 a.m. - Noon

18 East 2nd Street
PO Box 479
Culbertson, MT 59218
406.787.5890

Hours: Mon.-Fri. 9:00 a.m. - 3:00 p.m.

Telephone Teller
406.482.9171 • 800.879.8419

24-Hour ATM

www.richlandfcu.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
National Credit Union Administration, a U.S. Government Agency

