



FEDERAL CREDIT UNION

MEMBER NETWORK

International Credit Union Day

YOUR MONEY YOUR CHOICE



YOUR CREDIT UNION™
Thursday ■ 10/15/09

More than 177 million people have made the choice to join a Credit Union. And that choice pays off in many different ways! This year, International Credit Union Day will focus on the value, service, and security provided by Credit Unions all over the world.

In honor of International Credit Union Day, we will have our traditional hot apple cider and donuts available. We look forward to seeing you!

Your #1 Weapon Against Identity Theft Is Your Intuition

If you get a phone call or an email and you have a feeling something just isn't right, proceed with caution. Trust your instincts. And remember, if something sounds fishy or too good to be true, it probably is!

Richland Federal Credit Union will never contact you by phone, email or text message to ask for account information. If you ever receive a communication of this kind, please contact us directly by calling **406.482.2704**.

Grand Opening Ribbon Cutting

The grand opening was on August 11th.

Pictured is board chairman **Randy Jones** and manager **Kevin Mayer** cutting the ribbon.



Our Website Has A New Look

Our web address is the same at www.richlandfcu.com

but we have completely revised the appearance of the site. Some of the new features are:

■ A list of all our fees, along with our current savings and loan rates.

- Greatly expanded online calculators for figuring loan payments, savings plans and more.
- PDF files of our common forms to print out and fill in. This will save you time when you meet with our staff.
- Extensive links to family financial education resources, as well as links specifically for youngsters and teens.
- Security links and tips to protect you and your financial information.
- Handy email features to contact individual staff directly with your questions.
- And much more!

HUNT FOR ONLINE TREASURE!

To help introduce our members to the new site, we are planning an **RFCU Web Treasure Hunt with a \$100 prize**. Details will be sent to all members, so stay tuned for more information.

MAKE OUR SITE EVEN MORE BEAUTIFUL!

We are hoping our members will help us personalize our new site by sending your pictures from the local area. We will rotate new pictures in and out of the site's masthead. Visit www.richlandfcu.com for additional information.

Fall 2009

A QUARTERLY PUBLICATION FOR OUR MEMBERS



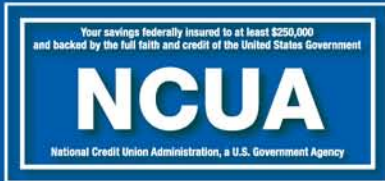
Now You Can Receive Your Statement Electronically In Half the Time

You can now replace your printed statement with electronic statements. You can see your statement immediately – and you won't need to file or store it when you are done. Your online information storage solution will keep your e-statements where they are easy to find – **safe in the fireproof, theft proof and clutter proof online vault!**

Your statements are available any time with a click of your computer mouse. Statement archiving starts when you sign up. All you need to do is visit our website or speak with a member services representative to sign up for e-statements.

\$250,000 Deposit Insurance Extended

Your deposits here at Richland Federal Credit Union are safe and sound. The government has extended the new, higher levels of insurance through the end of 2013, so your accounts will continue to be protected up to \$250,000 per depositor, with separate coverage for IRAs. Please let us know if you have any questions.



Credit CARD Act of 2009

In mid-July, the Federal Reserve Board issued an interim final rule to implement provisions of the Credit Card Act that was passed by Congress in May. There are two key provisions to the act, which affects the members of Richland FCU.

The first is "45 Day Advance Notice of Change." This affects Credit Card Accounts because any increase in the APR or significant change in terms of the credit card agreement requires written notice at least 45 days in advance of the change.

The second is the "21-Day Requirement for Periodic Statement." This affects all members who have home equity lines of credit and overdraft protection loans. We are required to have reasonable procedures to ensure that a periodic statement is mailed or delivered to the member at least 21 days before the due date. In order for Richland FCU to comply with this requirement, we will be changing all of our members' home equity and overdraft protection due dates to the last day of the month. Accordingly, we will then be sending out a periodic statement at the beginning of the month to comply with the 21 day notice.

If you have any questions regarding these changes, please feel free to contact any one of our loan officers.

Holiday Closings

THANKSGIVING
Thursday, November 26

CHRISTMAS
Friday, December 25

NEW YEAR'S DAY
Friday, January 1, 2010



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

