



Secure Your Card With Shazam SecureCode

Shazam SecureCode is a private code, which offers added protection against unauthorized use of your card when you shop online.

How does it work? Once you register and create a SecureCode, every time you pay online at a participating merchant with your MasterCard card, you will be prompted to enter your own private SecureCode—just like entering a PIN at an ATM.

How do I register?

- Visit <https://secure.shazam.net/securecode/> and enroll your card by following the simple steps.
- At participating online merchants, you will be prompted to create your own SecureCode prior to checkout.

If you have any questions about registering your MasterCard or using your SecureCode, please visit <https://secure.shazam.net/securecode/> or call us for more information.

Keep It Simple With Online Services

From work to vacation and everything in between, we know that sometimes the last thing you want to do is make a trip to Richland FCU to manage your Credit Union accounts. That's why we are pleased to let you know you can manage your accounts online instead.

With Home Banking, our convenient online banking service, you can:

- View your account balances
- Transfer money from one account to another
- See if a check has cleared
- And much more

For even more convenience, we offer online bill pay. With online bill pay, you can pay your bills online with a few simple clicks of your mouse. Pay virtually anyone, anywhere, at any time.

To make managing your accounts simple and convenient, sign up for these FREE online services at www.richlandfcu.com.



Do You Shop Online? Are You Verified By VISA?

VISA already offers comprehensive fraud protection, but Verified by VISA goes even further. Verified by VISA adds an extra layer of security at the point where you enter your credit card information online. By confirming your identity with an additional password, this service helps prevent unauthorized online use of your VISA before it happens.

The best part is that Verified by VISA is simple to use. All you need to do is activate your card. Then whenever you submit an order at participating online stores, a Verified by VISA window will appear automatically. Simply enter your password, submit, and you're done!

If you don't have a Richland FCU VISA card yet, stop by the Credit Union to apply for yours today.



Summer 2011

A QUARTERLY PUBLICATION FOR OUR MEMBERS



Fill-Up Tips For High-Rising Gas Prices

As gas prices continue to rise, you may be looking for ways to reduce the financial impact on your wallet. Giving up driving altogether is hardly an option, so here are a few tips to help you find a little financial relief:

- **Fill up on off-days.** Gas prices tend to rise right before the weekend. Often, you can find lower prices on Wednesdays and Thursdays.
- **Don't fill up near the highway.** If you put a little distance between you and the highways or freeways, you can save as much as 10 to 20 cents per gallon.
- **Join a rewards program.** Many grocery stores offer a rewards program that gives their customers discounts on fuel at their own gas stations or with partnering gas station chains.
- **Avoid brand names.** Independent gas stations, who are not affiliated with oil companies or gas station brands, are often able to offer lower prices than gas station chains since they purchase gas from more than one company.

See You At The Fair!

We hope you will make plans to join us at the Richland County Fair and Rodeo this summer as we celebrate Co-op Day on **Thursday, August 4!** We will be serving up free root beer floats, so be sure to stop by. We look forward to seeing you there!

The Farmers' Market Is Returning!

The Farmers' Market will be returning to the Credit Union parking lot this summer. We are happy to provide our great location for people to enjoy the harvest and fruits of their labor! We will be looking for buyers and sellers soon. Please watch for the dates of the weekly markets in upcoming news briefs.



Holiday CLOSINGS

INDEPENDENCE DAY

Saturday, July 2

Monday, July 4

LABOR DAY

Monday, September 5



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

