

**INTERNATIONAL CREDIT UNION DAY**



CREDIT UNIONS  
**BUILD  
A BETTER  
WORLD™**

**Thursday, October 20**

Every year, on the third Thursday of October, credit unions and their members celebrate International Credit Union Day. This year, on **Thursday, October 20**, we will join in the celebration as we focus on the contributions credit unions have made in building a better world.

We hope you will join us as we celebrate with hot cider and fresh donuts. We look forward to seeing you!



*Best wishes*  
for a happy, healthy holiday season and a very happy new year, from everyone here at Richland Federal Credit Union.



**Enjoy Greater Benefits  
With A Richland FCU  
Auto Loan**



Is a new or used vehicle on your to-do list? Be sure to stop by Richland Federal Credit Union before you begin the search for your new car, truck or SUV. Our auto loans offer some of the lowest rates in town. Plus, we can get you pre-approved so you can visit your local dealership prepared and confident.

RATES AS LOW AS

**3.75%  
APR\***

If you already have an auto loan with another lender, you can take advantage of our low rates too. Just bring your existing loan to us. We may be able to help you lower your monthly payments by refinancing your loan.

Put your credit union membership to work – come by Richland FCU for the security and convenience of a credit union auto loan.

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on the term of your loan. Rates and terms subject to change without notice.

**E-Services Make It E-ASY!**

We know you're busy. That's why we offer a variety of online services – so you can do your banking when it's convenient for you. Whether you're at home, in the office, or at your favorite coffee shop, you can access your accounts 24x7 with these free online services:

- **Online Banking** is available any time, giving you instant access to view your account balance, transfer funds, see if a check has cleared, and more.
- **Online Bill Pay** is an easy-to-use service that allows you to pay your bills online while you're logged into online banking. With the ability to pay just about anyone, anywhere, online bill pay is a simple, secure way to pay your bills.



- **eStatements** are a great way to reduce paper clutter while helping the environment. By enrolling in eStatements, you can view, print and download your monthly statements securely online.

Access your account when you want, where you want, with online services. Just give us a call, stop by the Credit Union, or visit [www.richlandfcu.com](http://www.richlandfcu.com) to get started today.

**Fall 2011**

A QUARTERLY PUBLICATION FOR OUR MEMBERS

# Protect Your Card Protect Yourself

American consumers are increasingly relying on debit cards rather than credit cards or cash to make purchases, and as economic conditions have worsened, card fraud has noticeably increased as well. Fortunately, you can help protect your Richland Federal Credit Union debit card and credit union accounts from fraud by:

- **Protecting your PIN.** Do not keep your PIN with your debit card and never write it on the back of the card.
- **Blocking the view of others when using an ATM or PIN debit terminal.**
- **Avoiding ATMs that appear to have been tampered with.**
- **Ignoring unsolicited emails, telephone calls and links to websites that request you provide your debit card information.**
- **Monitoring your credit union accounts regularly.** Rather than waiting for your monthly statements to arrive in the mail, sign up for online banking for 24/7 account access.
- **Calling the Credit Union if your card is lost or stolen.**

## The Gift Of A Lifetime

Have you been searching for the perfect gift to give your family member, coworker or neighbor? Visit Richland Federal Credit Union and stop your searching! When you give the gift of membership, you give the gift of money-saving products, friendly personal service, and more!

With a minimum deposit, you can open an account for the ones on your gift list today. Please stop by the Credit Union or give us a call for the details.



## Don't Clip - Click! Savings beyond the Sunday paper

Are you tired of searching through pages and pages of ads only to start clipping the few coupons you actually want? Here are a few ideas that can help you continue to save while giving your scissors a break:

**Print your coupons** - Visit **Coupons.com** to search through manufacturer's coupons on everything from small-ticket items to big-ticket items. Then, don't clip, just print!

**Shop online for less** - **RetailMeNot.com** offers all the latest coupon codes for thousands of stores. If there are savings to be had, **RetailMeNot.com** can help you find them.

**Save when dining out** - **Restaurant.com** offers steep discounts on dining certificates at local and chain restaurants. Simply search by city or zip code to find deals near you.

**Shop ahead** - If you already have a shopping list, visit **AllYou.com** and enter your shopping list on the Grocery Circular Roundup to find specific items on sale near you.

**Store your savings** - **GeoQpons** is a free app for the iPhone, Blackberry, Android and iPad that helps you find coupons, store them, and then use them right off your device.

## Spring Forward, Fall Back Daylight Saving Time Reminder

The fall months are upon us, which means daylight saving time is nearing its end. Daylight saving time ends **Sunday, November 6 at 2:00am**. Don't forget to set your clocks back one hour before you go to bed Saturday night!



## Holiday Closings

**COLUMBUS DAY**  
Monday, October 10

**VETERANS DAY**  
Friday, November 11

**THANKSGIVING**  
Thursday, November 24

**CHRISTMAS (Observed)**  
Monday, December 26

**NEW YEAR'S (Observed)**  
Monday, January 2, 2012



**Richland**  
FEDERAL CREDIT UNION

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](http://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

Federally Insured by NCUA

 **EQUAL HOUSING  
LENDER**