



Credit Union News

Spring 2008

It's true! We're moving!



Many of you have seen the sign at the old First Security Bank building -- "Future Home of Ravalli County Federal Credit Union."

It's true. After only 6 years, we've outgrown our current building on North 3rd. In May, the credit union will move into the former First Security Bank building on US 93 -- 501 North 1st. We guarantee that you will receive the same "hometown" feeling at our new home.

You can look forward to improved drive-up lanes, new ATM and Night Deposit and more teller counters. We're excited to have more office space, a large vault and better parking.

Save money with our On-line services

When we first started our checking account program, we charged a dollar a month to cover the cost of postage and handling. You can save \$12.00 a year by opting to view and or print your statements on-line from our website.

You can even view and print the front and back of your canceled checks. Stop by the credit union and sign a request to stop the paper statements. You will still get the printed year-end statement by mail to the address on file with the credit union.

Please contact us if you have any questions. You can reduce the hassle of filing that monthly checking account statement that you never open. On-line members know that you can balance your account whenever you wish - day or night. If you prefer, call and we'll be happy to mail you the request to opt out of paper statements. We'll stop the monthly fee when you return the signed form to us.

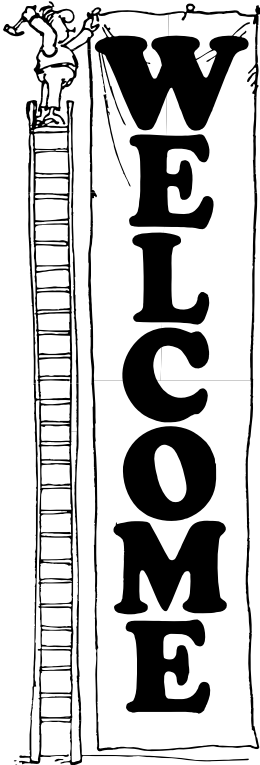


Deposits insured
by NCUSIF
up to \$100,000



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Working to improve your financial future



New Faces in the Credit Union

We have added a couple of new employees to our staff.

Administrative Assistant and Collections Manager **Nancy Sabo** writes:

"I am returning to the beautiful Bitterroot after a 6-year absence. After retiring from Ravalli County Justice Court, I moved to Pennsylvania to be near my grandkids as they were growing up. It was great and I will miss them, but the call of the mountains brought me home. I am very happy to be a part of the friendly, "customer service first" group at the credit union. I am looking forward to greeting old friends and making new ones!"

Loan Officer **Donna Lewis** says:

"My husband and I moved from Central California to the Bitterroot Valley approximately 2 ½ years ago. We were soon joined by my son, my daughter and her husband, and my beautiful four-month-old grand daughter, Hanna. We have been blessed to get to know many wonderful people in this community and are continuing to build new friendships. I am excited to join a great team that highly values each of our existing members and is committed to reaching the financial needs of the new members. I am looking forward to the opportunity to provide you with a friendly, positive loan experience."

Don't become a victim of Identity Theft or Fraud

Help us protect you from fraud by keeping your contact information up to date. When you call in for a transaction or send transactions, please be sure that we have your current address, phone numbers, and home e-mail address. This information helps us help you.

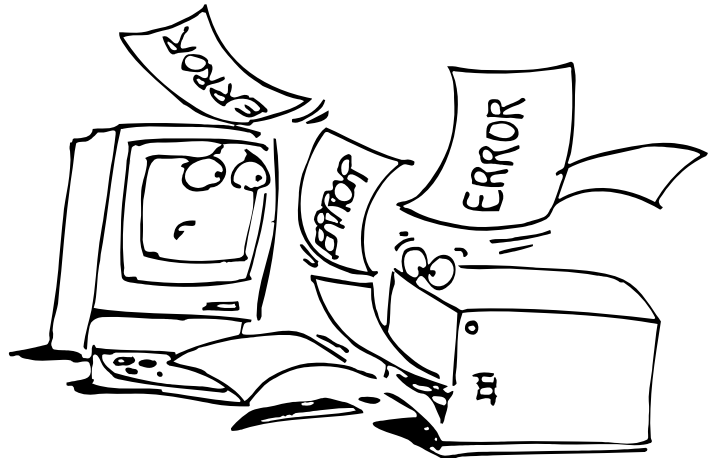
- ◆ **ALWAYS** review your monthly statements and report any errors.
- ◆ **NEVER** respond to unsolicited requests for account numbers, passwords or PINs.

Guard against Identity Theft by checking your credit once a year!

How to get your free credit report?

You can obtain a free credit report once a year from each of the credit reporting agencies – Experian, Equifax and TransUnion.

Online at www.annualcreditreport.com or toll-free at 877-322-8228



Holiday Closures

Memorial Day - Monday, May 26
Independence Day - Friday, July 4