



Credit Union News

Spring 2009

The First Best Place!

## Which Came First ? The Chicken or The Egg ?



We all know the old adage . . . and here at the Ravalli County Federal Credit Union we believe you *can* get pre-approved for an auto loan *before* you start choosing the auto you want and need!

Pre-approval lets you know what you can afford and allows you to get the very best vehicle value.

**Come and see us first!**

We can figure out how much you qualify to borrow, what your monthly payments might be, what interest rate you qualify for, and what the value of a trade-in might be!

### HOLIDAY CLOSURES:

**We will be closed  
Monday, May 25th for  
Memorial Day!**

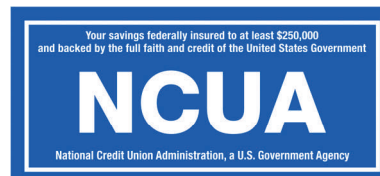
### Board Election is Coming

Are you interested in being a more active member?

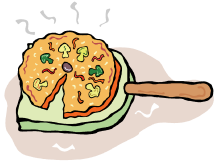
Contact us if you are interested serving as a Board volunteer or member!

363-4631

**Ravalli County Federal Credit Union**  
P.O. Box 598, Hamilton, MT 59840  
Call (406) 363-4631  
Voice Response 1-800-555-9258  
[www.ravallifcu.org](http://www.ravallifcu.org)  
**Working To Improve your Financial  
Future**



**Deposits  
Insured  
by  
NCUSIF  
to at least  
\$250,000**



## FRIENDS & FAMILY



Everyone is welcome to join the credit union with a \$5.00 deposit. Get your friends and family to join our growing circle of members by opening a share / savings account with full access to our entire line of services. When they take your advice, we'll give you a free coupon for coffee or pizza!

**Refer 1 for free coffee**  
**Refer 5 or more for a pizza coupon**  
**EVERYONE WELCOME!**

# HSA Accounts Now Available!

Ask us about our new Health Savings Account (HSA). If your health insurance plan has a high deductible (\$1000 or higher) you may qualify. There is a \$100 minimum as well as a maximum deposit amount.


Debit cards will be available to help you track your qualified medical expenses for tax purposes. A maintenance fee of \$5.00 will be charged quarterly to your account.

**A GREAT WAY TO HELP FUND MEDICAL COSTS!**

### FEE SCHEDULE

Stop Payment fee	\$25
Overdraft fee	\$20
Account Bal Assistance	\$15 per hour
Protection Transfer Fee (per occurrence)	\$ 5 each
Wire (Domestic)	\$ 5 plus fee
Dormant Acct Fee	\$ 3 ea qrtr
Check Copy	\$ 3
Corporate Check each	\$ 3
Money Order each	\$ 2
Statement Copy	\$ 1
Traveler Check (per \$100)	\$ 1



Keep an  on your account statements & transactions! Protect your name & contact information from theft or abuse.

Phishing, smishing and scams are on the increase! We will never ask for you information in a text message or email. If YOU have questions, please call us yourself!