



Credit Union News

2017

Spring

EST. 1957
MUSIC • FOOD • PRIZES
EVERY ATTENDEE
WILL WIN A PRIZE

60th Anniversary

ANNUAL MEETING

ALL MEMBERS AND FAMILIES WELCOME
FRIDAY, JUNE 16, 2017
MEETING AT 5:30 • DINNER TO FOLLOW
BITTERROOT RIVER INN

We get it

HOLIDAY CLOSURES:

We will be closed on:
Monday, May 29 Memorial Day
Friday, Jun 16th closing at 5:00 PM Annual meeting
Tuesday, July 4th Independence Day

Our ATM OPEN 24/7.

Voting for your new Board of Directors will begin on June 16th in the lobby. The bio's of the candidates will be in the lobby for you to review.

April is National Credit Union Youth Month
 Come in during the week of April 24-28th to find out how we give a hoot about savings!

Celebrate at the Credit Union

STOP BY AND OPEN A YOUTH SAVINGS ACCOUNT TODAY!

Give a Hoot About Saving.

CREDIT UNIONS CELEBRATE YOUTH™

Are you a high school senior and a member of the credit union looking for money for college?

Your credit union is giving a \$3,000.00 scholarship to a senior in our valley. Please stop by the credit union to pick up an application or apply online.

NEW EMV DEBIT CARD COMING SOON!

Keeping your accounts secure with the latest fraud-fighting technology. Look for your new MasterCard® EMV® chip card in the mail soon.

Ravalli County FCU members will soon be carrying new MasterCard® debit cards equipped with the new industry standard in fraud-fighting capabilities-EMV®technology.

How does it work? Through a tiny chip in your card EMV® technology more accurately verifies your card than the standard magnetic stripe. Now you can feel even more secure with this added layer of protection.

New Cards New PIN.

In May 2017, we will be delivering your new EMV® chip enabled RCFCU MasterCard® debit cards and new PIN. For security purposes, we will be mailing your PIN separately from your new debit card. **It is extremely important that you keep the PIN mailer as it contains a code that will be needed if you choose to change your PIN.** Your new debit card can be activated when you receive it. You may also change your PIN at the ATM. If you have not received your card by **June 5, 2017**, please contact us at 363-4631.

When you receive your new debit card.

Please contact the 800# located on the sticker on the front of the card to activate.

- For your protection, sign your card immediately upon receipt.
- **Your current RCFCU Visa® debit card will be deactivated as soon as June 21, 2017.**
- **PLEASE NOTE:** All automatic payments that were set up using your RCFCU Visa® debit card will no longer be authorized after June 21, 2017. Members need to contact any merchant(s) and provide new debit card information to ensure a lapse in payment does not occur.

You will notice that your new RCFCU debit card is now a MasterCard®. As a financial cooperative it is our job to provide the best value and cost savings to our membership. Your new RCFCU Debit MasterCard® can be used in the countless places that MasterCard® is accepted.

New Co-Op for enhanced Access and Security.

Our new processor, Co-Op Financial Services, services over 3,500 credit unions nationwide with state-of-the-art fraud protection technology.

Not only can you feel more confident in the security of your account, but our members now have access to 30,000 surcharge-free ATMs around the country

Need to make a deposit? Of the 30,000 ATMs located around the nation, 9,000 accept deposits, in which the funds will be available in your Ravalli County FCU account.

Additionally, we will also have a new ATM with remote deposit capture capabilities at the main branch and a new ATM at the Rocky Mountain Lab. The remote deposit capture deposit capability will allow member's to make deposits to their accounts directly with their debit card at the ATM machine without the credit union being open or being proceeded by a teller.

The new ATMs will be installed on May 22, 2017.

To find participating ATMs, download the Co-Op Financial Services app on your smart phone or visit

<https://co-opcreditunions.org/locator/>



Ravalli County Federal Credit Union
P.O. Box 598, Hamilton, MT 59840
Call (406) 363-4631

