

## Holiday Closures

Columbus Day - Monday, October 14

Veterans Day Observance - Monday, November 11

Thanksgiving - Thursday, November 28

Christmas Eve - Tuesday December 24 at Noon

Christmas - Wednesday, December 25

New Year's Day - Wednesday, January 1

## International Credit Union Day

International Credit Union (ICU) Day has been celebrated annually since 1948. It's a time where we celebrate the credit union movement of People Helping People.

Last year, Montana's Credit Unions and their members gave 3,500 hours of volunteer time in just one month! This year, with your help, we want to build on that success. We invite all CU staff, members and friends to participate in volunteer activities this October and log their hours at [www.mcun.coop/givingtime](http://www.mcun.coop/givingtime) to help us reach the goal of giving 4,500 hours of service to celebrate ICU Day.

Because October is Domestic Violence Awareness month, RCFU has partnered with SAFE to complete their annual facility deep clean and assist in downtown decorating and white ribbon distribution to help raise awareness.

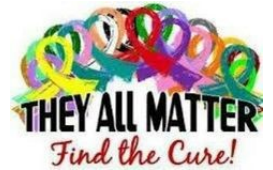
Please join us on October 17 as we celebrate a worldwide movement that's made helping people its number one priority for more than 70 years.



Once again this year, we will be collecting food donations for our Thanksgiving baskets to share with community members in need! Donations will be accepted from Nov 1 to Nov 15. The Credit Union will provide the turkeys. A list of other Thanksgiving items will be available in the lobby. Thank you to all of the wonderful members of RCFU who contribute each year so that other families may enjoy a traditional Thanksgiving dinner!

## Colors of Cancer Fundraiser

RCFCU will be raising money for the Daly Hospital Foundation Cancer Fund this October. On October 31, we will be offering a \$6 lunch from 11:00 - 2:00. Lunch will include a cup of soup, bread and dessert. We are also participating in the "Be the Change" challenge, where we will compete against other financial institutions in the Bitterroot to see who can collect the most change for the Colors of Cancer campaign.



Additionally, during the whole month of October, we will display a survivor quilt in our lobby as a silent action item for the cause. **All funds raised will be matched by Marcus Daly Memorial Hospital.**

## Save. Play. WIN!!

In the fall of 2018 we launched our WINcentive® Savings accounts. WINcentive®



Savings offers prize drawing entries each time you increase your savings balance by \$25 (up to 4 entries per month). Prize drawings occur monthly, quarterly and annually – so the more you save, the more chances you have to win. We are pleased to announce that in our first year we had three big winners. Congratulations to Melissa, Maria, and Sirikiet!

We are excited to announce that in January 2020, Ravalli County FCU will begin conducting special, in-house, \$100 drawings monthly for its members only- which increases your chances of becoming one of the next big winners!



## Volunteers Needed!

VITA is a Volunteer Income Tax Assistance program that offers free tax preparation and e-filing for people who generally make \$55,000 or less, persons with disabilities and limited English speaking taxpayers in our Community. Without our volunteers, this program would not be possible.

Ravalli County FCU is looking for VITA tax preparers for this upcoming tax season. Training begins this October. No experience necessary! The VITA program will start in February 2020 and run through mid April. Please contact Amy Foote at 363-4631 for more information

Mark your  
Calendars!

Nov 23 - Dec 14



## Florence Branch Opening Soon!

Ravalli County FCU is pleased to announce its newest location at 5525 US Hwy 93 North Florence, MT which will be opening on October 29<sup>th</sup>.

The Florence Branch will be managed by Paul Anderson, who joined RCFCU in 2015. Paul is thrilled for what the new branch has to offer the community. "I'm very excited to be opening our new branch in Florence! Extending our hours at that location to include evenings and Saturdays will greatly increase accessibility and convenience for all of our members, especially those residing in the north end of the valley and in the Missoula area. We will be able to more easily offer our products and services to more people than ever before. I believe we offer the best financial services to be found in the Bitterroot. That's what I love most about working for RCFCU: we don't have pushy sales practices or quotas, but what we have to offer in terms of loans and account services stand so well on their own merit that it's easy to be enthusiastic when making recommendations to members about how best to meet their current needs. We already have many members residing in the Florence area, and I'm looking forward to getting to know many more folks there."

The Assistant Branch Manager will be Todd de Montmorency, who also joined the credit union in 2015.

The Florence Branch will be a full-service branch offering all of the same, great products and services that the Hamilton Branch offers. The ATM will be part of the Co-Op network which includes over 30,000 surcharge-free ATMs nationwide and will take deposits. Additionally, the new branch will offer extended business hours; open Tuesday through Friday from 10:00 AM to 7:00 PM and Saturdays from 9:00 AM to 3:00 PM which will include a Loan Officer onsite for loan requests.

RCFCU has been continuously growing over the last 62 years and is ready to fulfill its commitment of providing excellent member service to every resident of Ravalli County. With 5,000 members and almost \$48 million in assets, the credit union continuously strives to meet its mission statement of: creating beneficial, life-long financial relationships for its members and community. This new branch opening is one more way that we get it.



*Paul Anderson*  
Branch Manager



*Todd de Montmorency*  
Assistant Branch Manager