



Heritage

FEDERAL CREDIT UNION

NEWSLETTER • APRIL 2008

2101 Yale • P.O. Box 3958 • Butte, MT 59701 • (406)723-4607 • Fax: (406)782-4951 • Watts: 1-800-984-5381
Office Hours: 9 a.m. to 4:30 p.m. (M-F) • Drive-up: 8 a.m. to 4:30 p.m. (M-TH) / 8 a.m. to 5:30 p.m. (F)

Board and Staff Updates

Ron Tregidga has announced his retirement from the Board, after 22 years of service! Thank you, Ron, for all your hard work and dedication.

Mac Regan has agreed to finish out Ron's term. Mr. Regan is the owner of Regan Financial Services and we welcome him and his financial expertise to our Board.

Kyle Barsness has accepted a position with the Butte Police Department. We are sorry to see him go, but wish him the best in his new career. Melissa (Lisa) McElroy has been hired to take his place. Please give her a warm welcome when you visit the branch.

Our Board of Directors



Julie Kling
Chairman

Rick Riley
1st Vice Chairman

Chuck Richards
2nd Vice Chairman

Mac Regan
Treasurer

Doug Aldred
Secretary

Check Fraud Scams Becoming More Common

As long as checks have been around as a form of payment, crooks have been using them to swindle people. Some fraud schemes have been around for years—and still are going strong—while others have evolved with technology, particularly with the advent of the Internet.



Check out the following tips for preventing check fraud:

- Store your checks, deposit slips, account statements, and canceled checks in a secure, locked location. Unless needed for tax purposes, cross-cut shred canceled checks and statements.
- Don't carry your checkbook with you unless you need it.
- Reconcile your statement promptly so you can detect any irregularities and report

them within the required time limits.

- If you have online account access, monitor your account every few days to detect fraud sooner.
- Mail bills from the Post Office rather than an unsecured home mailbox.
- Don't have your

Social Security, driver's license, or telephone numbers printed on your checks.

- When writing checks, don't leave blank spaces on the payee or amount lines.
- Use gel pens, such as the Uniball 207, which resist check washing.
- Never endorse a check until you're ready to cash or deposit it.

Report fraud to Heritage Federal Credit Union as quickly as possible. Call 406-723-4607.

Thank You For Your Patience

Heritage FCU thanks YOU, our members, for your continued patience during our extensive remodeling.

If you haven't already done so, please stop by and see our new look!

Also, don't forget that with our new remodel, comes an onsite ATM machine that will be located next to the night drop!



Heritage FCU *Privacy Notice*

Heritage Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (406) 723-5381.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information we collect and disclose about you

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information

we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you

authorize, or protect the security of our financial records.

If you terminate your membership with Heritage Federal Credit Union, we will continue to adhere to the privacy policies and practices as described in this notice.

How we protect your information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



Holidays



Memorial Day

Monday, May 26

Independence Day

Friday, July 4th

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Support Montana's Credit Unions

2008 MONTANA CUAC RAFFLE



could be a winner!

Look for the poster at your credit union displaying the

Fourteen

FABULOUS PRIZES

Buy YOUR TICKETS now!

\$2/ticket, 3/\$5, or 13/\$20

Raffle will be held April 26, 2008. Need not be present to win. 30% of all contributions will go to CUAC and 70% of all contributions will go to CULAC. Contributions to CUAC and CULAC are not tax deductible. All contributions are voluntary and will be used for political purposes. You have a right to refuse to contribute without any reprisal.