

"Caring for your financial health"



Financial Beat

CERTAIN PARTIES THAT RECEIVE INFORMATION FROM US WHERE YOU CAN REQUEST TO OPT OUT. We may disclose nonpublic personal information about you to the following types of third parties:

1. Financial service providers, such as companies providing automobile insurance.
2. Non-financial companies, such as travel agencies and automobile dealerships.
3. Other companies that provide consumer discount programs.

HOW TO OPT OUT OR STOP CERTAIN DISCLOSURES ABOUT YOU

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties as listed above, you may opt out of those disclosures. If you wish to direct us not to make disclosures to nonaffiliated third parties (other than those permitted by law), you should do one of the following:

- ❖ Call a member service representative at 406-259-2000
- ❖ Contact us through our website at www.MontanaHealthFCU.org.
- ❖ Complete the attached form and mail it to us.

This is further explained in the attached "Opt Out Notice." You may opt out of these disclosures at any time. This opt out option, by law, will not apply to disclosures that we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request not to make further disclosures, we will act as quickly as possible to stop disclosures. You may always contact us for assistance if you wish later to revoke your opt out election.

Opt Out Notice for Montana Health Federal Credit Union

In the course of providing services to our membership, Montana Health Federal Credit Union collects and shares information about you. Montana Health Federal Credit Union is required by law to give you the right to "opt out" of information sharing with certain business, other than what is permitted by law. This means that you may direct us not to disclose information about you to certain businesses.

Unless we hear from you, we may share all the nonpublic personal information about you that we collect with businesses involved in insurance products and/or security and alerts.

Montana Health Federal Credit Union believes that these types of products and services will be of value and interest to our membership. The specific companies that receive information from us are prohibited from using that information about you for any purpose other than what we agree to by contract.

If you prefer that we do not disclose your personal information to these types of businesses, you may exercise your opt out right at any time by one of the alternatives listed here. We will discontinue further sharing as quickly as possible. If you have any questions about this notice, if you would like to exercise your opt out right, or if you've elected to opt out previously but have changed your mind, contact the credit union at 406-259-2000 or sign and mail the form below to the Montana Health Federal Credit Union.

OPT-OUT RESPONSE FORM

I am exercising my opt out option as permitted by law.

Name: _____

(Note: Any one listed on the account may elect to opt out on the account on behalf of all account holders)

Account Number _____

Please list any additional account numbers for which the opt out will apply

All accounts on which I am listed

Your Signature _____ Date _____

June 2009



Shop 'Til You Drop and Earn Points MHFCU Platinum Rewards Visa Card

NO HIDDEN CHARGES

NO ANNUAL FEES

NO UNEXPECTED RATE INCREASES

10.95% APR

QUICK SHOTS

Free Nationwide ATM Access
Find Money Pass locations
on our website



**Skip-A-Payment now
available on your loans**
Fill out the application
on our website



**Qualify for free Credit Union services
with Health-E Club**
Visit our website or ask any of our
friendly staff members how



**Canadian Check charge from
the Federal Reserve Bank**
\$4 per check deposited and
\$25 per check returned



www.MontanaHealthFCU.org

ADDED BONUS Earn points for your purchases that you can redeem for merchandise, hotel stays and air travel.

Apply online or visit the credit union for an application for your low interest MHFCU Platinum Rewards Visa Card.

Held Over by Popular Demand

SPECIAL VEHICLE LOAN RATES

VEHICLE YEAR	LOAN TERM	RATE
2007 or newer	Up to 48 months	4.99%
2007 or newer	49-72 months	5.19%
2002-2007	Up to 48 months	5.39%
2002-2007	49-72 months	5.59%

We want to help you take advantage of the great deals available on vehicles through the summer. Find your dream ride, get the price and the specs, and apply online or at the credit union for a low-interest credit union loan. No application fee when you apply online.

Not Too Late for STAY-CATION LOANS

Plenty of Staycation Loans still available. See your friendly Account Service Representatives or apply online at www.MontanaHealthFCU.org. Staycation rates as low as **6.99%**. Borrow up to **\$6000**, on approved credit. No application fee when you apply online.



3100 Second Ave. North | P.O. Box 2376 | Billings, MT 59103-2376
(406) 259-2000 | Fax (406) 259-2098 | www.montanahealthfcu.org



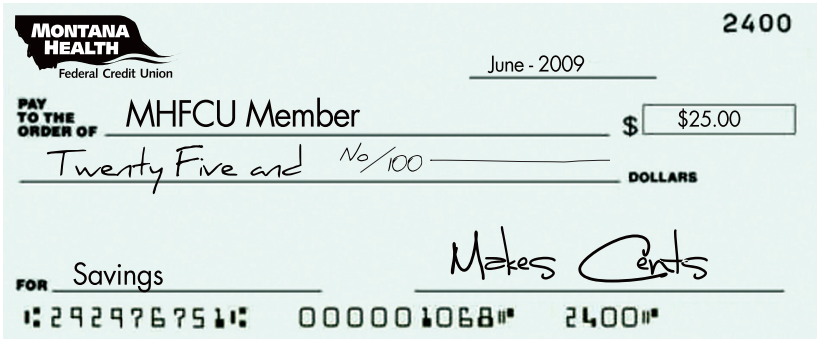
3100 Second Ave. North | P.O. Box 2376 | Billings, MT 59103-2376
(406) 259-2000 | Fax (406) 259-2098 | www.montanahealthfcu.org



FREE MONEY

Ka-Ching! Hit the Jackpot with Makes Cents

Let MHFCU help you put money in your pocket. Use your debit card for your purchases. We'll round the amount to the nearest whole dollar amount and transfer the difference from your checking to your savings account. one one two one three six **Ka-Ching** – MHFCU will match your Makes Cents savings transfers for the first month on the program, up to a total of \$25.00. Call an Account Services Rep to get signed up and start saving.



2009 MHFCU Scholarship Winners

Every year MHFCU awards three \$1000 scholarships to credit union members who are pursuing higher education. Meet this year's winners:



Hailey Jung – 2009 graduate of Billings West H.S., attending Pacific Lutheran University in the fall, studying Global Studies, History, French, Chinese, and Anthropology.



Jaclyn Rooney – 2006 Graduate of Home School/Skyview H.S., currently in her fourth year, studying music education and performance at MSUB.



Nichole Van Noten – 2005 Graduate of Skyview H.S., 2009 MSUB Graduate with a Psychology Major; will pursue Master's Program in School Counseling at MSUB.

Congratulations and best wishes for academic success.

MONTANA HEALTH FEDERAL CREDIT UNION

PRIVACY NOTICE

MONTANA HEALTH 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. THIS NOTICE ALSO CONTAINS AN OPPORTUNITY FOR YOU TO INSTRUCT US NOT TO RELEASE PERSONAL INFORMATION TO CERTAIN NONAFFILIATED THIRD PARTIES. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT THE CREDIT UNION AT 406-259-2000.

MONTANA HEALTH FEDERAL CREDIT UNION COLLECTS NONPUBLIC PERSONAL INFORMATION ABOUT YOU FROM THE FOLLOWING SOURCES:

1. Information we receive from you on applications or other forms
2. Information about your transactions with our affiliates and us.
3. Information we receive from a consumer-reporting agency
4. 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 DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE, EXCEPT AS PERMITTED BY LAW.

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.

INFORMATION WE MAY DISCLOSE ABOUT YOU

We are committed to providing you with competitive products and services to meet your financial needs which may require that we share information about you with others to complete your transactions and provide you with a choice of products and services. In doing so, we may disclose all of the information we collect, as described above. Accordingly, we may disclose the following kinds of nonpublic personal information about you:

1. Information we receive from you on applications and other forms, such as your name, address, social security number, and income.
2. Information about your transactions with us or other companies that work closely with us to provide you with financial products and services, such as your account balances, payment history, and credit card usage.
3. Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may also disclose all the information we collect, as described above, 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 allow these companies to sell the member information we provide to other third parties.

Lastly, in order to conduct the business of the credit union, we may disclose nonpublic personal information about you 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.

NOTE TO NON-MEMBER JOINT ACCOUNT HOLDERS: Anyone of you may exercise the right to opt out, even if you are not actually a member of the credit union. The Montana Health Federal Credit Union will treat an opt out request from one person on the account as applying only to that person unless informed by that person the opt out request is to apply to all people listed on the account.

If you terminate your membership with the Montana Health Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with the Montana Health Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Help Your Children To Save

Helping your children learn how to save is one of the most important "life skills" you can teach them. Saving teaches kids about math and money, about being independent, and about being goal-oriented. Plus your kids will earn Kirby Bucks to cash in for prizes at the Credit Union. Here are some tips to encourage saving:

Open a Kirby Kangaroo savings account for at MHFCU.

- Let the kids make their own deposits at the credit union teller window. They'll receive valuable Kirby Bucks.
- Show them how much money they have accumulated on the quarterly statement so they can see progress towards goals.

Teach them the concept of "pay yourself first"

- Put \$1 or \$2 out of every \$10 they receive into their savings account.
- Kirby Bucks are awarded for every deposit.

Encourage them to set goals (such as saving their first \$100)

- Milestones earn extra Kirby Bucks.

To reinforce the saving habit, when goals are met,

- Give them a desired toy.
- Celebrate by taking them for an ice cream cone or other treat.
- Cash in Kirby Bucks for nice prizes.

If your kids are saving for a big-ticket item (a bike, digital music player, computer, etc.),

- Teach them to comparison shop and look for the best deal for their money.

Teaching your kids now about savings will develop life-long learning skills that will help them down the road when they need to start saving for their first car, for college, or even for their first house. Open a Kirby Kangaroo account today with our friendly Account Services Reps.



Board of Directors

Bill Dugan - President
Julie Robinson - Vice President
Steve Normand - Secretary
Clint Westrope - Treasurer
Gerald Hewett - Director
Gary Bostrom - Director
Jim Peter - Director
Sherry Essmann - CEO

Holiday Closings

Labor Day
Monday, September 7, 2009

Columbus Day
Monday, October 12, 2009

Find your account number spelled out in this newsletter and win a \$25.00 deposit into your savings account. Call 259-2000 to claim your deposit.

