



"Caring for your financial health"

January 2011

Financial Beat

Mark the Date: Tuesday, April 26, 2011



Join us at the Montana Health Federal Credit Union Annual Meeting for fun and games and a look at the future!

Be the first to know what's on tap at the credit union by attending this year's annual meeting. As a member-owner of the credit union, you're invited to ask questions about accomplishments, participate in Board of Director elections, and visit with fellow members. Your participation in the annual meeting is one of the features that makes your credit union different from other financial institutions where only a select group of shareholders attend the annual meeting. As a not-for-profit financial cooperative owned by its members, your credit union is controlled by you. You elect the board of directors which represents your interests, not those of outside stockholders. So make plans now to join us and learn all the ways we're working to provide you with the best in financial services.

Rewards



QUICK SHOTS

Available February 2011

VISA Credit Card Balance Transfer discount. Watch for more info!



HELOC Loan Rates

Call an Account Services Rep to hear about our all-time low rates.



IRA Season

Contribute before April 15, 2011 Check out our great rates!



www.MontanaHealthFCU.org

www.CUrewards.me

Discover your reward when you share the benefits of credit union membership

Reward Yourself, Your Co-workers, and Your Family Members Refer a new member to MHFCU and you both receive a Reward.

- You will receive a \$50.00 deposit to your savings account
- The new member will receive a \$25.00 deposit to his/her savings account
- You both receive .25% off your next loan and .25% premium on your next CD

Already a have a savings account at the credit union? Upgrade your, seven zero three eight three, membership with a checking and direct deposit or a new loan and you will receive the same rewards.

Call an Account Service Rep today for more details.

WWW.MONTANAHEALTHFCU.ORG



Credit Union Scholarship Applications Available

Montana Health FCU is offering scholarships to two deserving students for the 2011-2012 academic year in the amount of \$750 each. The MHFCU scholarships will be awarded based on merit and need and are not designated as traditional or non-traditional. Students must be a member of Montana Health FCU to qualify for the scholarships.

The Midland Empire Chapter of Credit Unions is also offering two scholarships to credit union members in the amount of \$1000 each for the 2011 – 2012 academic year. One scholarship will be awarded to a traditional student and one to a non-traditional student.

The same application can be used for both scholarship opportunities. Applications are available at the credit union and on our website. **Applications must be received at the credit union by 5:00 p.m. April 1, 2011.** There will be no consideration given to late applications.



FREE Tax Services

Visit www.MontanaFreeFile.org

APRIL 15TH IS FAST APPROACHING

- Learn where to have your taxes prepared and E-Filed for FREE
- See if you qualify for a higher refund through tax credits like the federal Earned Income Tax Credit
- Get a Fast Refund with No Fee.
- Consider volunteering at a local tax site. It's fun and rewarding! Training is provided.

Go to the website or call (800) 666-6899 for more details.

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Holiday Closings

MARTIN LUTHER KING DAY

Monday, January 17, 2011

PRESIDENT'S DAY

Monday, February 21, 2011

Effective January 3, 2011

NEW DRIVE UP HOURS

7:30am - 5:30pm | Monday - Friday

LOBBY HOURS

9:00am - 5:00pm | Monday - Friday



Find your account number spelled out in this newsletter and win a \$25 deposit into your savings account. Call 259-2000 to claim your deposit.

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