



THE DAM NEWS



SEASON'S
GREETINGS
FROM
THE BOARD OF DIRECTORS
AND
STAFF

A Rule of Smart Money Management

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The Law of Organization. Quick-how much money is in your share draft account right now? How about your savings account? How much do you owe on your credit card? If you don't know, and if it would take you more than three minutes to find out, you're not keeping a law that's easily kept. According to the Law of Organization, you should develop a clear picture of what is where at all times and update it frequently.

Set up a system for tracking all your accounts. Quicken is a good one, but there are others too. It'll take a few hours time to set it up, but once you've done it, regular maintenance shouldn't be more than twenty minutes a week.

Think also of how much you can buy with the money saved on late fees, insufficient funds fees, and all the other expenses of not having your finances in order. The Law of Organization will help you avoid all that and more.

Vehicle Loan Specials!

- 3% APR on 90% loan to value for 2 years All Vehicles.
- 4% APR on 90% loan to value for 3 years All Vehicles.

Account Verification

The Supervisory Committee of the Fort Peck Community Federal Credit Union will be conducting their annual verification of accounts for the 4th quarter of 2011. If you have any questions or find errors on your 4th quarter statement, please notify the Supervisory Committee at:

PO Box 104, Fort Peck, MT 59223

Note that this is the Supervisory Committee box only. Please send all payments and Credit Union correspondence to Box 214.

Food Bank Challenge

The Credit Union will issue its 10th Annual Food Bank Challenge to local financial institutions in February. The goal of this challenge is to provide a one-month supply of food (approximately one ton) to the Food Bank.

The Challenge will run from February 6-15, 2012 with weigh in on February 16, 2012. Please bring your donations to the Credit Union during that time.



**Fort Peck Community Federal
Credit Union**

PO Box 214
Fort Peck, MT 59223

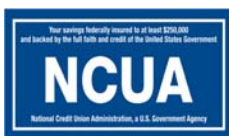
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www.fortpeckcu.com
Electronic statements:
fortpeckcu.mykeptdata.com



**Rate Information
Loans**

NEW VEHICLES (NEVER TITLED)
5.00% APR.....60 months
Terms of repayment:
60 monthly payments of
\$18.88 per \$1000.00 borrowed.

NEWER VEHICLES (2011, 2010, 2009)
5.00% APR.....60 months

USED VEHICLES (2008 & OLDER)
6.00% APR.....36 months

USED RECREATION EQUIPMENT
7.50% APR36 months

REAL ESTATE LOANS
4.00% APR 3-year balloon

SHARE SECURED LOANS
Contact Credit Union for details.

**Contact the Credit Union for additional
rates and terms, and Certificate rates.**

Volunteers

Board of Directors

Andi Johnson – President
Eric Seyfert - Vice President
Bonny Gay – Secretary
Melody Chamberlain – Treasurer
Greg Speer - Director

Supervisory Committee (appointed)

JoAnn Solem – Chairman,
Stevin Miller
Glasgow Branch—Linda Bartel

Credit Committee (appointed)

Sherry Richardson, Larry Bartel, Claudine Hoyer

ALM Committee (appointed)

Darin McMurry, Shane Hoyer,
Muriel Burt, Joe Vander Woude

Credit Union Staff

Joe Vander Woude
Barbara Sullivan
Muriel Burt
Shannon Stone
Thankfull Geraets

“BEAT THE BUZZER”

Score big when you use your debit card. Each time you make a purchase with your debit card between January 1 and March 31, 2012, you'll automatically be entered for a chance to win a \$500 Nike Card!

GRAND PRIZE: \$500 Nike Gift card

FIRST PLACE PRIZE: \$300 Nike Gift Card

SIX MONTHLY WINNERS: \$50 Nike Gift Card

The more you use your debit card, the more chances you'll have to score big and “Beat the Buzzer.”

Annual Meeting

The 60th Annual Meeting of the Fort Peck Community Federal Credit Union will be held in April of 2012.

Two Board of Director positions will be expiring. Anyone wishing to run for a position as director should contact the Credit Union.

Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**What is Your Credit Card Debt
Costing You?**

You probably know what your monthly payments are, but how much of that is interest? Paying only the minimum payment that is due simply adds to the price of what you purchased with your credit cards in the first place.

Credit cards have their place. But be smart about it. Before you whip out your credit card and say charge it, consider what your total price will be once you have considered interest. You may be better off whipping out your debit card. At least then, you're not paying a penny more than you have to.

Easter Egg Hunt

Remember we will have our annual Easter Egg Hunt on Saturday, April 7th at the mall in Fort Peck at 11 a.m.. Everyone is welcome!

Scholarships

The Credit Union will award two \$500 scholarships to members who are attending post-high school education institutions during Fall 2012.

Applications are available at the Credit Union and are due back by April 30, 2012.

**Daylight Saving Time begins Sunday, March 11th.
Remember to turn your clocks ahead 1 hour.**

Holiday Closings: January 16—Martin Luther King Day, February 20—Presidents' Day