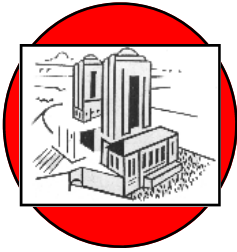


A Financial Powerhouse  
Member Powered—Service Driven

# THE DAM NEWS

JUNE 2017  
Volume 27, Issue 2



## In this issue:

RATE CHANGES—JULY 1

Debit Cards—Important Info

Local Winner

\*\*New Rate Chart

Escape to Rewards

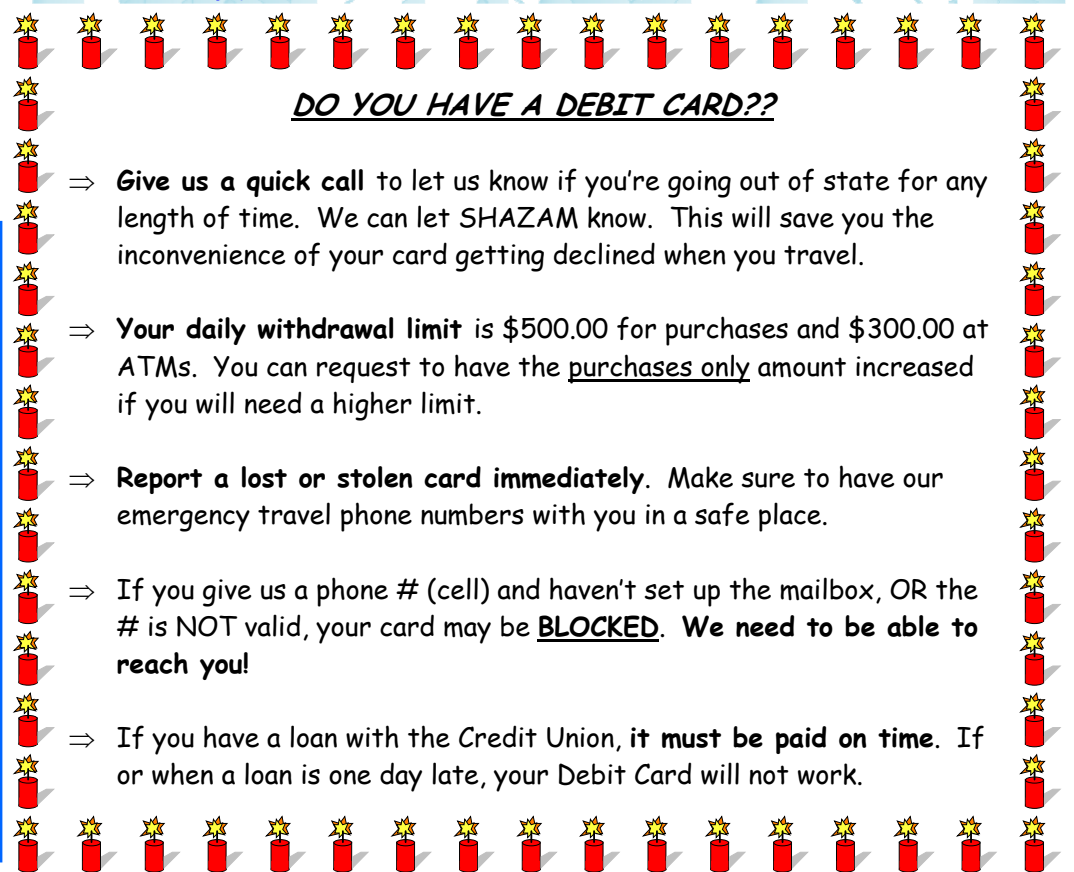
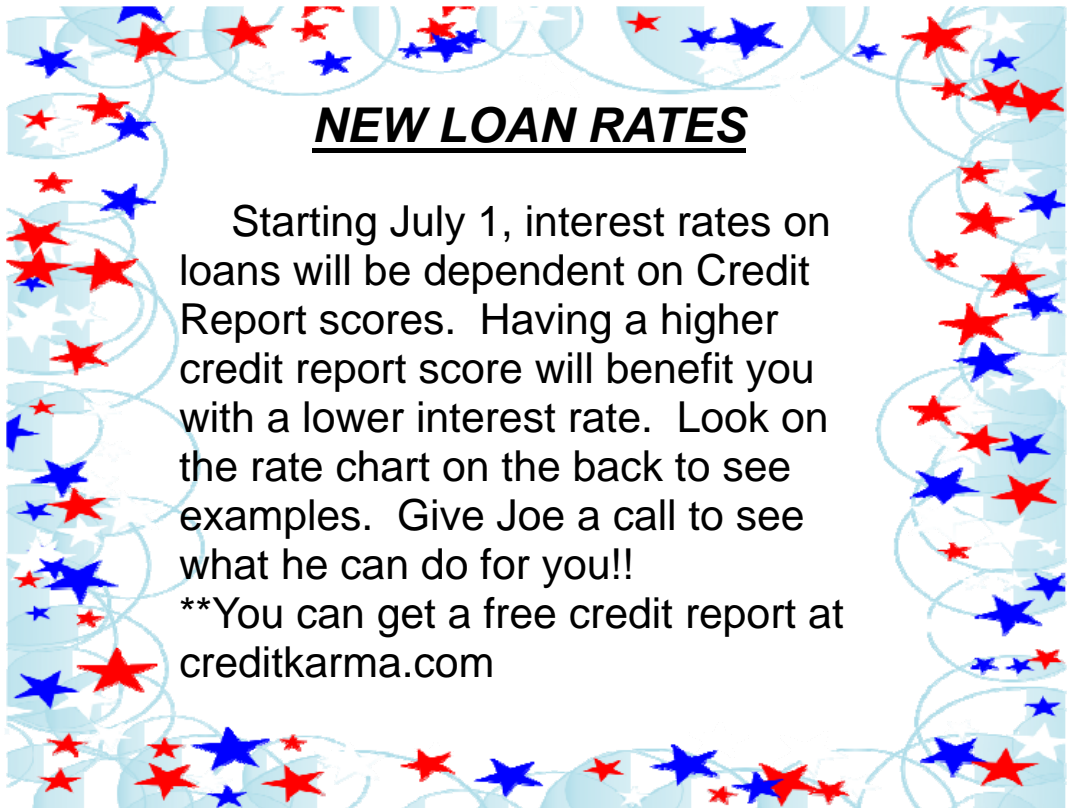
Youth Month 2017 Results

Holiday Closings

## NEW LOAN RATES

Starting July 1, interest rates on loans will be dependent on Credit Report scores. Having a higher credit report score will benefit you with a lower interest rate. Look on the rate chart on the back to see examples. Give Joe a call to see what he can do for you!!

\*\*You can get a free credit report at [creditkarma.com](http://creditkarma.com)



### DO YOU HAVE A DEBIT CARD??

- ⇒ Give us a quick call to let us know if you're going out of state for any length of time. We can let SHAZAM know. This will save you the inconvenience of your card getting declined when you travel.
- ⇒ Your daily withdrawal limit is \$500.00 for purchases and \$300.00 at ATMs. You can request to have the purchases only amount increased if you will need a higher limit.
- ⇒ Report a lost or stolen card immediately. Make sure to have our emergency travel phone numbers with you in a safe place.
- ⇒ If you give us a phone # (cell) and haven't set up the mailbox, OR the # is NOT valid, your card may be **BLOCKED**. We need to be able to reach you!
- ⇒ If you have a loan with the Credit Union, it must be paid on time. If or when a loan is one day late, your Debit Card will not work.



**CONGRATULATIONS!!!**  
Our local winner of a **\$50 Reynold's Gift Card** is Michael Pedersen. Please stop in and pick up your prize at your convenience.

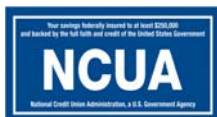
**Fort Peck Community  
Federal Credit Union**

PO Box 214  
Fort Peck, MT 59223  
Phone: 406-526-3223  
Fax: 406-526-3283

Branch:  
54176 US Highway 2  
Glasgow, MT 59230  
Phone: 406-228-9292  
Fax: 406-228-9294

email: ftpeck@nemont.net  
www.fortpeckcu.com

Online banking available  
Contact Joe, Judy, or Laurie  
at the main office



**Rate Information  
Loans**

**NEW VEHICLES & RECREATIONAL EQUIPMENT  
(NEVER TITLED)**  
3.50% - 8.50% APR—up to 5-yrs  
5.10% - 10.10% APR— 6-yrs  
5.85% - 10.85% APR—7-yrs.

**NEWER VEHICLES (2016, 2015, 2014)**  
3.50% - 8.50% APR—up to 5-yrs  
6.25% - 11.25% APR—6 & 7-yrs

**USED VEHICLES (2013 AND OLDER)**  
4.50% - 9.50% APR—up to 3-yrs  
6.50% - 11.50% APR—4 to 6-yrs

**USED RECREATION EQUIPMENT**  
6.00% - 11.00% APR—up to 3-yrs  
6.50% - 11.50% APR—4-yrs  
7.00% - 12.00% APR—5-yrs

**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**  
Nancy Heins – President  
Larry Bartel– Vice President  
Bonny Gay – Secretary  
Sherry Richardson - Treasurer  
Bonnie Meyer- Director

**Supervisory Committee (appointed)**  
JoAnn Solem – Chairperson,  
Stevin Miller, Bonnie Meyer  
Linda Bartel—Glasgow Branch

**Credit Committee (appointed)**  
Sherry Richardson, Larry Bartel  
Claudine Hoyer, Joe Vander Woude

**ALM Committee (appointed)**  
Darin McMurry, Judy Jones  
Murt Bamford, Joe Vander Woude

**Credit Union Staff**  
Joe Vander Woude  
Thankfull Geraets  
Barbara Sullivan  
Judy Jones  
Laurie Sundeen  
Peggy Cole

Each time you use your debit card to make purchases between **JULY 1 – SEPTEMBER 30, 2017** you'll automatically be entered for a chance to win!

Contact us for more information

**ESCAPE  
TO  
REWARDS**

Sometimes you just need to get away. Use your debit card for a chance to win some fantastic rewards! Travel in style!! Taking a trip has never been easier or more convenient. Simply use your FPCFCU Powerhouse Card—every purchase earns you another chance to win! **Grand Prize: \$500 Travel Gift Card 8 Monthly Winners: \$50 Travel Gift Card**  
**\*\*Local Prize: \$50 Reynold's Gift Card**

National Credit Union **Youth Month** was held **April 1-30, 2017**. The theme this year was:  
*"give a Hoot about Saving"*.

This year we had 27 deposits and a total dollar amount deposited of \$1,175.00. One new account was opened during the month. The Credit Union added \$5.00 to each youth's account for the first \$20.00 deposited in his/her account that week. It's a great deal for our kids—watch for this program again next April!!

Holiday Closings: July 4—Independence Day, Sept. 4—Labor Day