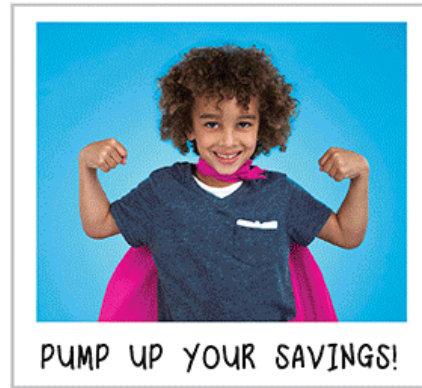


Miles City Federal Credit Union

A Community Credit Union Serving Custer, Rosebud, Garfield, Prairie, Carter, Powder River, and Fallon Counties.

Credit Union
STRONG[™]
NATIONAL CREDIT UNION YOUTH MONTH[™]
APRIL 2016



**Proudly Serving
You Since
1952**

Board of Directors

Melissa Hartman
Sandra Hays
Lee Richardson
Jerry Smith
Heather Roos

**Supervisory
Committee**

Peggy Certain
Bev Howard
Charlene Myrvik

Membership Officer

Ron Myrvik

Marketing

Cassandra Garrison

Staff Members

Manager: Sheila Brown



Did You Know?

Studies show that teaching your children financial responsibility from a young age can impact them as adults by being more responsible with debt and having more savings. Youth Share Membership Accounts are only \$10 to open! Get Started Today.



MCFCU will be closed on the following holidays:



Miles City Federal Credit Union is insured by the National Credit Union Administration. The NCUA is an independent federal agency that regulates charters and supervises federal credit unions; backed by the full faith of the US Government.

Thank You Members!

We would like to extend our appreciation to all the members and volunteers who attended our 63rd Annual Meeting and Potluck Luncheon.

We look forward to another wonderful year of service to our membership!

Refer Us to Your Friends & Family! We will deduct 1.00% in interest off their qualifying loan rate when they refinance an auto loan with us! *APR subject to certain credit worthiness criteria. Membership terms apply.



2513 Main Street Miles City, MT 59301
Phone: 406-234-5458 Fax: 406-234-1467
mcfcu@midrivers.com
www.MilesCityFCU.VirtualCU.net



MEMBERSHIP SERVICES

Share Savings Accounts

- Regular Share Accounts
- Youth Savings Accounts
- Share Certificates

Share Checking Accounts

- Share Draft Checking
- Free ATM/Debit Card
- Overdraft Line of Credit

Lending Services

- Signature Loans
- Share Secured Loans
- Personal & Business Loans
- New & Used Auto Loans
- New & Used Recreational Loans

Additional Services

- ACH Payment Origination
- Direct Deposit
- Payroll Deductions
- Wire & Phone Transfers

Phone Banking

406.234.5458

Online Banking Services

www.MilesCityFCU.virtualcu.net

Credit Life & Disability

Insurance

*Member option only.

We are open Monday - Friday

Lobby Hours

9:00AM - 4:00PM

Drive-Up Hours

9:00AM - 5:00PM

*Enter Drive-Up from N. Earling St.



NEW MORTGAGE PROGRAM



Primary Residence



Cabin or Second Home



Investment Property

FHA LOAN WITH 600 FICO

Thinking about buying a home or refinancing your mortgage? There couldn't be a better time to start the process than now. Find out how you can save money by working with our Credit Union.

Great Rates Benefit Our Membership!

Share Savings Rates

- Regular Share Accounts: 0.10% APR
- Youth Share Accounts: 0.10% APR
- Share Certificates of Deposit: 0.25% APR

New & Used Auto Loan Rates

- Rates As Low As 4.49% APR
- 36 - 72 Month Loan Terms Available

*APR based on certain credit worthiness criteria. Rates subject to change without further notice.



www.MilesCityFCU.virtualcu.net

With our Online Banking Website, we are virtually open 24/7 to serve your financial needs. Sign Up Today!

Remember to keep your credit union accounts active. All you have to do is make a financial transaction once a year to keep your account active. If you do not keep your account active, then on the 13th month of non-activity, your account will be charged a dormant account fee of \$1.00 per month until you bring your account active again. If you have any questions, please contact the manager, Sheila Brown, at 406-234-5458.