



Spring!!

April 2012

Helena Office
2037 N. Last Chance Gulch
PO Box 5508
Helena, MT 59604
(406) 449-8690

Fort Harrison Office
3687 Veterans Drive
PO Box 1000
Fort Harrison, MT 59636
(406) 442-9793

NOT FOR PROFIT • NOT FOR CHARITY • BUT FOR SERVICE

JOIN US FOR THE 77TH ANNUAL MEETING

NOTICE OF ANNUAL MEETING

The 77th Annual Meeting of the Members of Elkhorn Federal Credit Union will be held on Thursday, May 3, 2012.

The Meeting is to be held at the National Guard Service Center on the National Guard Facility at Fort Harrison.
(Please remember to bring your Picture ID to enter the facility.)

No Host Cocktails will be served beginning at 6:00 PM.

Dinner will be served at 6:30 with the meeting of members to follow.

Please join us for fellowship, drawings, and fun.

Get your tickets at any of our Credit Union locations.

Members \$6.00 and Non-members \$7.50.

We will be collecting non-perishable food for Food Share during the month of April. Bring in a donation of 3 items or more to any of our offices to receive \$1.00 off the purchase of your tickets.

If you have any questions please call us at 406-449-8690 or 406-442-9793

DAVID BRANDON RETIRING

Everyone at Elkhorn Federal Credit Union would like to thank David for all the hours you have dedicated to your Credit Union on the Board of Directors. David has served on the Board of Directors for over 9 years. "It has been a pleasure working with you David, we appreciate all your hard work and the wealth of knowledge you brought to the meetings every month. We will miss you!"

**Support your credit union
MONTANA CUAC**

RAFFLE

YOU could be a winner!!

GREAT PRIZES: Gas cards, VISA gift cards, Kindle Fire, iPad 2, TaylorMade golf clubs, Hilton gift card, and many more.
See the poster at the CU for details.

Suggested contribution: 1 ticket/\$2, 3/\$5, or 13/\$20

Drawing will be held on April 20, 2012 at the MCUN Annual Convention. You need not be present to win.

Did You Know?

Elkhorn Federal Credit Union offers IRA Certificates of Deposit for members who have Traditional, Roth, or Educational IRA's. IRA CD's are low risk, NCUA Insured, and do not lose money even if the stock market declines.

Stop in to open an IRA CD today.

Our current IRA CD rates:

12 Month - .70%

24 Month - 1.00%

36 Month - 1.25%

48 Month - 1.45%

\$5,000.00 Minimum Balance Required.

If anyone is interested in volunteering on the Supervisory Committee or on the Board of Directors, please call your credit union at 406-449-8690

12 Tips for 2012 to Avoid Scams and Consumer Fraud

- 1. Get a security freeze on your credit.**
Prevent someone from opening a new credit account in your name, even if they have your SSN, by requesting a freeze. For instructions visit www.consumerprotection.mt.gov or call 1-800-481-6896.
- 2. Register with the Do Not Call Registry.**
Cut back on the number of unwanted calls you receive. Go to www.donotcall.gov or call 1-888-382-1222 to sign up.
- 3. Be on the lookout for phony web pages.**
Especially links to web pages inside emails. Never "verify your account information" in an email.
- 4. Shred any financial documents or other documents that contain personal information.**
This includes SSN, birthdates, personal contact info, bank account, or credit card information.
- 5. Stop pre-approved credit card offers.**
Go online to www.optoutprescreen.com or call 1-888-567-8688.
- 6. Reduce unwanted mail.**
Register at www.dmachoice.org.
- 7. Get your free annual credit report.**
You are entitled to receive one free credit report every 12 months from each of the three nationwide consumer credit reporting companies. Go to www.annualcreditreport.com or call 1-877-322-8228.
- 8. Keep an eye on your bank and credit card statements.**
Be alert to any withdrawals you don't remember making, even small ones.
- 9. NEVER give out information to someone soliciting it from you over the phone or internet.**
- 10. NEVER wire or give money to someone you don't know.**
- 11. Ignore postcard advertisements for free products, sweepstakes wins, or magazine sales.**
- 12. Sign up your friends and family for scam alerts.**
Go to www.consumerprotection.mt.gov to sign up.

**If you have any questions, please contact us at 406-449-8690
or contact the Office of Consumer Protection.**

**We have loans for all of
the changes in your life.**

New Car?
*We have you covered with low
rates on new and used auto
loans.*

New Home?
*Mortgage rates are still low
and housing prices are
dropping. Get your 1st
Mortgage, Land Loan or
Mobile Home Loan now!*

Home Improvements?
*Get your Spring improvements
done before Summer.*

New Toys?
*Enjoy the Spring and Summer
months with a new boat or
ATV!*

Go to www.elkhornfcu.com to
APPLY today.

Holiday Closures

May 28...Memorial Day

July 4...4th of July

Closures for Staff Meetings

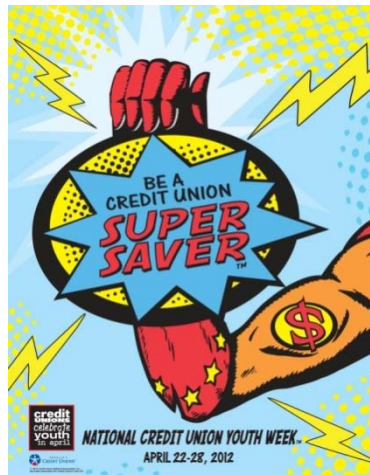
April 11...Fort closes @ 2:30pm
Helena closes from 3:00 to 4:00pm

May 9...Fort closes @ 2:30pm
Helena closes from 3:00 to 4:00pm

June 13...Fort closes @ 2:30pm
Helena closes from 3:00 to 4:00pm

Celebrate National Credit Union Youth Week!

Youth week starts April 22nd and runs through the 28th and Elkhorn Federal Credit Union will be celebrating with fun activities for the whole month of April. Stop in to pick up a coloring contest picture today!



Board of Directors

David Brandon	Chairman
George Olsen	Vice Chairman
Glen Moody	Director
Denise Tarr	Director
Donna Amaro	Director
Laurie Delong	Director

Supervisory Committee

Glen Gormely	Chairman
Loreto McCullough	Secretary
Lynda Benson	Member



NCUA - \$250,000 Deposit Insurance
Your deposits at Elkhorn Federal Credit Union are safe and sound.

