

## Debit Card Fraud

Remember the most common form of debit card fraud occurs when you use your card as “credit” instead of debit. Using your pin is the best way to protect against fraud. Do not share your pin with others, and keep your card in a safe place at all times.

Currently we have blocked “signature-based” card transactions in these states: California, Florida, New York, Georgia, Texas and Pennsylvania. Please check with us (406-443-5400) when you plan to travel in case other states have been added to the blocked list.

## Online Banking with HCCU

Were you aware that Helena Community Credit Union offers online access to your accounts 24/7 with **CU Home Branch**? You can view account balances, make transfers, make loan payments, set up e-alerts to notify you (by e-mail or text) when your paycheck is deposited,

when a bill is paid or when your account reaches a certain balance.

**Bill Pay** – is a free and optional feature of Online Banking. You can pay your bills yourself or set up automatic payments for when you’re on vacation.

**e-Services** – is a convenient free service that offers you electronic alerts and electronic statement notifications sent directly to your e-mail or mobile device.

**e-Alerts** – allows you to receive notifications of a direct deposit, a loan payment due date, account balances or transactions in your account, or upcoming birthdays or anniversaries and more.

**e-Statements** allow you to receive instant notification when your statement is ready for viewing. You have access to more than a year of statement history and you can view/print copies of checks right from your on-line statement.

## Board Nominees

HCCU’s Nomination Committee has selected Anna Young and Tim Crowe to continue their terms on the board of directors. The board is comprised of voluntary directors who serve two or three-year terms. If you are interested in serving on the HCCU board, you must be a member in good standing and obtain the signatures of at least twenty (20) members to have your name placed on the ballot. Petitions are available at the reception desk at the Kessler branch.

**Anna Young** is a long-time member of Helena Community Credit Union, and she’s proud to be a Montana native. She’s retired from DA Davidson and her husband Neil, is retired National Guard.

**Tim Crowe** has been an active member of the Montana National Guard since 2000 and currently serves as Chief of Public Affairs (Montana National Guard Joint Forces Headquarters). He and his wife Michelle have two sons.

## NOTICES

### Back by Popular Demand – HCCU’s VISA Credit Card!

HCCU will launch its very own VISA credit card in April 2015.

### Mobil Banking/Remote Deposit

HCCU will have Mobil Banking and Remote Deposit very soon

### Better Together!

HCCU and Elkhorn Federal Credit Union will merge effective August 1, 2015

### Annual Meeting

Tuesday, May 26, 2015 (time & location to be announced)

Helena Community Credit Union

# HCCU Auto Loans

- > New & Used Vehicles
- > Check out our rates and terms

Give us a call!

On approved Credit, some restrictions apply // NCUA Insured // Equal Housing Lender

Remember, you earn **my! points** every time you use your HCCU Debit card for purchases!

REWARDS PROGRAM

» HOME EQUITY LINE OF CREDIT «

## A LINE OF CREDIT THAT WORKS WITH YOU

7 year draw period + 15 year maximum term

Access your funds at the branch, by mail, voice response or online.

On approved credit. Property must be insured. Some restrictions apply. Credit union and/or third party fees (depending on credit limit) range between \$100 and \$400 - with origination fees of \$200 to \$300 (depending on the credit limit). Federally insured by NCUA, Equal Housing Lender.

» ADVANTAGE MORTGAGE «

## LOW RATES + LOW CLOSING COSTS

Plus your loan stays at HCCU

\*Subject to credit approval. Some restrictions apply. Limited time. Federally insured by NCUA, Equal Housing Lender.