

# FINANCIAL BEAT

**MONTANA  
HEALTH**

Federal Credit Union

September 2007 Newsletter

Notice anything different about our newsletter masthead? The board of directors of Billings Health Affiliated Federal Credit Union applied to the National Credit Union Administration (NCUA), our federal regulatory body, for a name change that would reflect the future of your credit union. As of October 1, 2007, you can call your credit union Montana Health Federal Credit Union.

Many of our employer groups stretch well beyond the Billings area, so we decided to incorporate a name that describes where our members live, work, and play. We chose a logo that also reinforces that image—the state of Montana with the outline of the Rims on the east to pay tribute to where the credit union got its start.

You can expect the same great service and competitive financial products that you have come to appreciate from your credit union. Watch for new convenience services, additional technological upgrades, and ongoing personal touches that provide the kind of service you deserve as a member of Montana Health FCU.








## Access Your Accounts Anytime, Anywhere

Did you know that if you have access to a personal computer and the Internet, you can get the financial information you need from your credit union wherever and whenever you want just by going to your credit union's website – [www.bhafcu.com](http://www.bhafcu.com) You can verify deposits and withdrawals, check to see whether your paycheck has been deposited, see which checks have cleared, make transfers between accounts, and make loan payments. You can even apply for a loan online! Call your credit union today to get started.

The safest password (most difficult to “crack” by Internet thieves) is a random “jumble” of letters AND numbers that does NOT contain your name or other personal information such as your address, date of birth, names of children, etc.

## Audio Response – 24 Hour Convenience

If you are one of our credit union members who have not used our Audio Response system to access your accounts, now may be a good time to reconsider. Audio Response is a simple, convenient, and safe way to perform a number of account services.

-  Verify your account balance
-  Verify an automatic deposit or withdrawal
-  Transfer funds between your account suffixes
-  Transfer funds between your base accounts
-  Check to see which checks have cleared your accounts
-  Check many of our current dividend rates
-  Order a credit union check to be sent directly to your home address.

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clip & save

To access CU by Phone  
Dial 259-2000, press 1

TRANSACTION REFERENCE GUIDE

Federal Credit Union  
*CU by Phone* Audio Response Teller



### CU by Phone Navigation Tips

- You can make action code selections while the audio response unit is talking
- Enter the complete code to move directly to the selected transaction
- During the call you can press \* to return to the main menu
- To end your audio response session, simply hang up.

3100 2nd Avenue North • Billings, MT 59101  
(406) 259-2000 - phone • (406) 259-2098 - fax • [www.bhafcu.com](http://www.bhafcu.com)


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Audio Response is a free service from your credit union and can be accessed from any touch-tone phone by dialing 259-2000 and selecting Option 1 from the main menu. Follow the prompts to set up your password, or call the credit union for additional assistance.

*Watch our website  
and statement inserts for  
Holiday Loans  
and other special offers!*



For your convenience, clip the handy Audio Response reference card below and keep it by your phone.

 clip & save

**First-time sign-on**

Enter your account number, followed by the # sign  
Enter your social security number when prompted  
Enter a four-digit PIN number of your choice

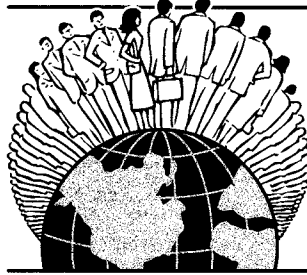
**For all transactions**

Dial 259-2000, press 1  
Enter your account number, #  
Enter your PIN, #  
Make your transaction selection using the action codes or follow the menu options

**ACTION CODES**

Account Balances		Check Withdrawals	
Savings	111	From Savings	221
Checking	112	From Checking	222
Line-of-Credit Loan	113		
Any Share Suffix	114	ACH Withdrawals	
Any Loan Suffix	115	From Savings	134
		From Checking	135
		From Any Suffix	136
Payroll/Direct Deposits			
Savings	121		
Checking	123	ATM/Debit Withdrawals	
		From Savings	132
Regular Deposits		From Checking	133
Savings	122		
Checking	124	Checks Cleared	
Any Share Suffix	125	Last 45 drafts cleared	151
		Specific check number	152
Funds Transfers			
Savings to Checking	211	Dividends/Interest YTD	
Checking to Savings	212	Savings	141
Between any 2 Suffixes	214	Checking	142
Between 2 accounts	215	Line-of- Credit Loan	143
		Any Suffix	144
Miscellaneous			
Change PIN	41	Current Dividend	5
Change Account Session	42	<b>Press * at any time to return to the main menu</b>	
Help	9		

**INTERNATIONAL  
CREDIT UNION DAY**



Thursday, October 18, 2007  
"Together We're Better"

International Credit Union day is Thursday, October 18, 2007, and this year's theme, "Credit Unions: Together We're Better," celebrates the benefits of belonging to a financial cooperative. Some 42,000 credit unions in 92 countries serving more than 161 million members share the same goal: To improve the quality of life for their member/owners. Cooperative credit societies were formed in Europe in the mid-19<sup>th</sup> century during a time of widespread economic depression and famine. Today, the simple, yet profound idea that members can pool their money and make loans to each other has stood the test of time. That cooperative effort benefits both saver and borrower. Since 1948, International Credit Union Day has been a day set aside to reflect on the positive role credit unions play in bringing people together so that they can achieve financial security for themselves and their communities. As we celebrate, it's a chance to say thank you to you, our valued member/owner, for your participation in the credit union, because "Together, We're Better."

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HEALTH**

Federal Credit Union

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"Caring for your financial health"

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**LOAN RATES**

Signature Loan.....12.50% APR\*  
Share Secured Loans .....5.00% APR\*  
VISA Credit Card.....12.50% APR\*  
New & Used Autos  
up to 84 months ..... 6.75-7.5% APR\*  
\*Annual Percentage Rate

**DIVIDEND RATES**

	Rate	APY*
Regular Shares .....	.50%	0.501%
Share Draft Checking.....	.25%	0.250%
Christmas Club.....	1.25%	1.257%
IRA Savings Acct. ....	1.50%	1.510%
High Yield Savings (tiered rate)		
\$2,500-19,999.99 .....	1.25%	1.257%
\$20,000-49,999.99 .....	1.50%	1.510%
\$50,000-99,999.99 .....	1.75%	1.764%
\$100,000 & Over.....	2.25%	2.273%
Share Certificates & IRA Certificates		
3 month .....	3.75%	3.815%
6 month .....	4.60%	4.698%
12 month .....	4.70%	4.802%
30 month .....	4.75%	4.854%

*\*\*Dividend rates in effect as of 9-21-07. Dividend rates subject to change without notice. APY represents annual percentage yield when dividends remain on deposit for monthly compounding. A penalty will be imposed for early withdrawal on Share Certificate accounts. Contact the Credit Union for more information about dividend rates and fees.*