

CERTAIN PARTIES THAT RECEIVE INFORMATION FROM US WHERE YOU CAN REQUEST TO OPT OUT. We may disclose nonpublic personal information about you to the following types of third parties:

1. Financial service providers, such as companies providing automobile insurance.
2. Non-financial companies, such as travel agencies and automobile dealerships.
3. Other companies that provide consumer discount programs.

HOW TO OPT OUT OR STOP CERTAIN DISCLOSURES ABOUT YOU

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties as listed above, you may opt out of those disclosures. If you wish to direct us not to make disclosures to nonaffiliated third parties (other than those permitted by law), you should do one of the following:

- ❖ Call a member service representative at 406-259-2000
- ❖ Contact us at our e-mail address bhafcu@wtp.net.
- ❖ Complete the attached form and mail it to us.

This is further explained in the attached "Opt Out Notice." You may opt out of these disclosures at any time. This opt out option, by law, will not apply to disclosures that we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request not to make further disclosures, we will act as quickly as possible to stop disclosures. You may always contact us for assistance if you wish later to revoke your opt out election.

Opt Out notice for Billings Health Affiliated Federal Credit Union

In the course of providing services to our membership, Billings Health Affiliated Federal Credit Union collects and shares information about you. Billings Health Affiliated Federal Credit Union is required by law to give you the right to "opt out" of information sharing with certain business, other than what is permitted by law. This means that you may direct us not to disclose information about you to certain business.

Unless we hear from you, we may share all the nonpublic personal information about you that we collect with business involved in

Billings Health Affiliated Federal Credit Union believes that these types of products and services will be of value and interest to our membership. The specific companies that receive information from us are prohibited from using that information about you for any purpose other than what we agree to by contract.

If you prefer that we do not disclose your personal information to these types of businesses, you may exercise your opt out right at any time by one of the alternatives listed here. We will discontinue further as quickly as possible. If you have any questions about this notice, if you would like to exercise your opt out right, or if you've elected to opt out previously but have changed your mind, contact the credit union at 406-259-2000 or sign and mail the form below to the Billings Health Affiliated Federal Credit Union.

OPT-OUT RESPONSE FORM

I am exercising my opt out option as permitted by law.

Name: _____

(Note: Any one listed on the account may elect to opt out on the account on behalf of all account holders)

Account Number _____

Please list any additional account numbers for which the opt out will apply


All accounts on which I am listed

Your Signature _____ Date _____



Pitch In!
 to help prevent elder abuse by donating \$1. Your name could be drawn to throw out the first **Pitch in** the Mustangs Game!

Pitch In Today!



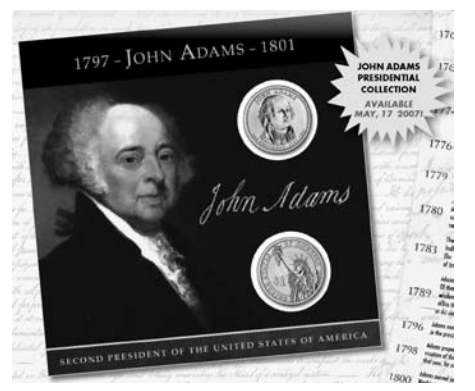
Tuesday, August 14th

All proceeds benefit the Big Sky Senior Services

Take Me Out to the Ball Game

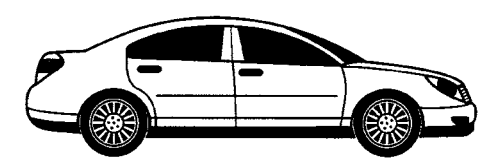
Midland Empire Chapter of Credit Unions Night at the Mustang Game will be Tuesday, August 14, when the Mustangs host the Casper Rockies. Pick up your **free tickets** to the game at the credit union, beginning July 11. This year, in addition to the great door prizes, credit union members can buy a **chance to throw out the first pitch** at the game. Chances can be purchased at the credit union for \$1.00 each, with the proceeds going to benefit Big Sky Senior Services. There is no age limit for the drawing

and no limit to the number of chances you can buy. Drawing coupons will be available from July 1 through July 31st. Each credit union in the Midland Empire Chapter of Credit Unions will draw a credit union winner on August 1. The first pitch winner will be drawn on August 2nd. See you at the game!



Adams Dollar Sets Now Available

The Montana Credit Unions for Community Development fundraiser continues with the new John Adams presidential dollar. The dollar sets are now available at the credit union, along with the George Washington dollar sets and the Montana quarter sets. In addition, we now offer a Presidential Portfolio, a great way to protect and display your presidential dollar collection. Visit our website at www.bhafcu.com to view the current selection or come to the credit union to start or add to your collection.



Vehicle Shopping This Summer?

It's a fact. Most car dealers today don't make their profit on the sale of the vehicle. They make it on the sale of all the extras — maintenance contracts, paint and trim treatments, and of course, the financing.

If you're thinking of a new vehicle, first **do your homework**. You can get expert advice on the car-buying process online at <http://auto.howstuffworks.com/car-financing3.htm> or <http://www.bankrate.com/>, clicking on the AUTO tab. Determine the value of your trade-in and the car you are considering by visiting www.nada.com or www.kellybluebook.com. Next, and most importantly, visit the credit union. Let us **pre-approve you for a vehicle loan** at a great interest rate. Then, shop for your vehicle from a position of authority — get your best price, apply all the dealer and manufacturer incentives to the purchase price. And when it comes time to step into the finance manager's office, tell him or her thanks but no thanks to their loans and expensive add-ons. **Buy your next vehicle the credit union way.**

Kautzman Retires, Essmann Takes the Reins

After 21 years at the helm, Sharon Kautzman retired from the lead position at BHAFUCU, as of March 31. Sharon led the credit union through its first data processing conversion, updating to PC's and electronic access channels. She implemented ATM and Debit Cards, Online Banking, Audio Response, and VISA Credit Cards. Sharon directed the construction of the current credit union building, located at 3100 2nd Avenue North, and the subsequent expansion of that building, including the addition of a credit union owned and operated ATM machine. Her contributions to the credit union and its members are significant and we wish her the best as she pursues her travel plans and enjoys her leisure time.

Replacing Sharon as the new Chief Executive Officer (CEO) is Sherry Essmann. Sherry comes to the credit union with over 30 years of credit union/banking experience, including operations, lending, information technology, and management. Sherry is looking forward to working closely with

the staff and board to continue to expand credit union services to not only meet, but to exceed the expectations of the membership. Please stop in and meet Sherry on your next visit to the credit union.

Introducing Your New Board Member

At the June 21 meeting of the credit union Board of Directors, Julie Robinson was unanimously confirmed to fill the director's seat vacated earlier in the month by Jeff Swanson. Julie is an employee of Billings Clinic, in the Transcription Department. Julie has been a member of the credit union for about 12 years. She served on the credit union's Supervisory Committee for nine years, so she brings a wealth of professional and personal knowledge to the board. We are happy to have her and welcome her to the BHAFUCU Volunteer Family.

**2007 BHAFUCU
Scholarship Winners**
Irene Walters, University of Mary
Britanni Jones, MSU-Bozeman
Monica Jessen, MSU-Bozeman

That #@*&! Junk Mail.

Have you ever wanted to just scream with all the junk mail you receive? Help is here. The first step is to register online at the Direct Marketing Association's "Do Not Mail" list at <https://www.dmaconsumers.org/cgi/ofmailing>. Or you can register for the Mail Preference Service by mail. Send a letter with your name, home address, and signature plus a \$1 check or money order to: Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 10512.

Other Ways to cut back on junk mail:

✓ If junk mail is marked "address correction requested" or "return postage guaranteed," write "refunded — Return to Sender" on the envelope and mail it back.

✓ Call the 800 number listed on unwanted catalogs and request to be removed from their mailing list.

✓ Call the customer service department of specific organizations and businesses and ask to be removed from their mailing list. If you don't want to call, send a signed, written request that includes a copy of the mailing label and request to be removed from their list.



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Billings, MT 59103-2376
(406) 259-2000
Fax (406) 259-2098
Email bhafcu@wtp.net
www.bhafcu.com



"Caring for your financial health"

BOARD OF DIRECTORS

Gerald Hewett, President
Gary Bostrom, Vice President
Steve Normand, Secretary
Bill Dugan, Treasurer
Jim Peter, Director
Julie Robinson, Director
Clint Westrope, Director

STAFF

Sherry Essmann, CEO
Brenda Goodrich, Head Teller
Cynthia Cook, Teller
Kendra Heiken, Loan Officer
Beverly Pollock, Teller
Sarah Housley, Teller

LOAN RATES

Signature Loan.....12.50% APR*
Share Secured Loans5.00% APR*
Half & Half Loans8.50% APR*
VISA Credit Card.....12.50% APR*
New & Used Autos
up to 72 months..... 6.75-7.25% APR*
*Annual Percentage Rate

DIVIDEND RATES

	Rate	APY*
Regular Shares50%	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	4.00%	4.074%
6 month	4.85%	4.959%
12 month	4.95%	5.063%
30 month	5.00%	5.116%

**Dividend rates in effect as of 6-22-07. 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.

**Your Credit Union will be
closed in observance of:
INDEPENDENCE DAY
Wednesday, July 4, 2007
LABOR DAY
Monday, September 3, 2007**

BILLINGS HEALTH AFFILIATED FEDERAL CREDIT UNION PRIVACY NOTICE

BILLINGS HEALTH AFFILIATED FEDERAL CREDIT UNION IS OWNED BY ITS MEMBERS AND RUN BY A BOARD OF DIRECTORS YOU ELECT. YOU CAN BE CONFIDENT THAT YOUR FINANCIAL PRIVACY IS A TOP PRIORITY OF THIS CREDIT UNION. WE ARE REQUIRED BY LAW TO GIVE YOU THIS PRIVACY NOTICE TO EXPLAIN HOW WE COLLECT, USE AND SAFEGUARD YOUR PERSONAL FINANCIAL INFORMATION. THIS NOTICE ALSO CONTAINS AN OPPORTUNITY FOR YOU TO INSTRUCT US NOT TO RELEASE PERSONAL INFORMATION TO CERTAIN NONAFFILIATED THIRD PARTIES. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT THE CREDIT UNION AT 406-259-2000.

BILLINGS HEALTH AFFILIATED FEDERAL CREDIT UNION COLLECTS NONPUBLIC PERSONAL INFORMATION ABOUT YOU FROM THE FOLLOWING SOURCES:

1. Information we receive from you on applications or other forms
2. Information about your transactions with our affiliates and us.
3. Information we receive from a consumer-reporting agency
4. Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE, EXCEPT AS PERMITTED BY LAW.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

INFORMATION WE MAY DISCLOSE ABOUT YOU

We are committed to providing you with competitive products and services to meet your financial needs which may require that we share information about you with others to complete your transactions and provide you with a choice of products and services. In doing so, we may disclose all of the information we collect, as described above. Accordingly, we may disclose the following kinds of nonpublic personal information about you:

1. Information we receive from you on applications and other forms, such as your name, address, social security number, and income.
2. Information about your transactions with us or other companies that work closely with us to provide you with financial products and services, such as your account balances, payment history, and credit card usage.
3. Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may also disclose all the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

Lastly, in order to conduct the business of the credit union, we may disclose nonpublic personal information about you as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

NOTE TO NON-MEMBER JOINT ACCOUNT HOLDERS: Anyone of you may exercise the right to opt out, even if you are not actually a member of the credit union. The Billings Health Affiliated Federal Credit Union will treat an opt out request from one person on the account as applying only to that person unless informed by that person the opt out request is to apply to all people listed on the account.

If you terminate your membership with the Billings Health Affiliated federal credit Union, we will not share information we have collected about you, except as permitted or required by law.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with the Billings Health Affiliated Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.