

HORIZONS

EMBARC CREDIT UNION | MARCH 2015

MOBILE BANKING IS HERE



YOUR SMARTPHONE JUST GOT SMARTER

When we introduced online banking years ago, our goal was to enable you, our members, to transact your financial business on your time. Well, we've just stepped that up a notch!

Now, you don't have to wait to be in front of a computer to access or transact business on your account. We've made it possible for you to do it on your mobile device anywhere, anytime.

Simply download the "Embark CU" app at the Apple Store for iPhones and iPads or the Google Playstore for Android devices and start using it today. It's easy & it's free!

WITH MOBILE BANKING, YOU CAN:

- CHECK YOUR BALANCE
- TRANSFER MONEY
- DEPOSIT CHECKS
- AND SO MUCH MORE!

DOWNLOAD THE
EMBARC CU
APP TODAY!

Embark Brings

“Money on the Bookshelf” To Local Third Grade Classrooms

Learning good money habits at a young age can be the key to lifelong financial success. So, we’ve teamed up with the Great Falls Public Schools to bring the “Money on the Bookshelf” book series and curriculum to third grade classrooms. “Money on the Bookshelf” is a series of 10 books that provide insight into good saving and spending habits.

When children complete the 10-book series, along with the curriculum, they will receive a \$10 gift card to Barnes and Noble, which is also sponsored by Embark.

A kick-off celebration was held February 12 in Angie Henneberg’s 3rd grade classroom at Valley View Elementary, with a book reading by Julie McCamley, AVP of Business Development. There are currently 8 third grade classrooms who have received the book series, and Embark looks forward to bringing the “Money on the Bookshelf” program to all local third grade classrooms in the future.

“Money on the Bookshelf” is also available at both Embark locations for children age 4 - 12.



Checking For Your Financial Journey

Life is a journey, and at Embark Credit Union, we realize that each financial journey is different. So, we’ve designed new “Journey Checking” options to fit your needs, wherever you’re at on your financial journey. We think you’ll like your options:

PINNACLE Account - Designed for those 65 and older, who are on the go, and need easy access to their money. Whether you prefer online banking, mobile banking, world-wide ATM access or check writing, this account gives you all the access you need, wherever you are.

PEAK Account - Designed for those who prefer unlimited “fee free” ATM access, this account gives you all that & more!

ECO Account - Designed for those who are environmentally conscience, the ECO Account, allows you to do all your banking “fee-less” and “paper-less”.

VENTURE Business Account - Designed for those with small businesses. This checking will give you the ability to transact business with the ease of a debit card and online banking. And, at just \$15 a month, it’s very affordable too!

Gift It. You’ll Make Everyone Happy This Year.

A VISA Gift Card works just like cash & can be used almost anywhere VISA debit is accepted. The card can be registered online, making it easy to track purchases & monitor the balance. The online card registration also protects the cardholder against fraudulent purchases.

A VISA Gift Card is the perfect gift for graduations, weddings or a new arrival. Purchase yours today & make everyone happy this year!

From The President - Debra Evans

From the President....

One year ago, we opened the long-awaited 10th Avenue South office. I hope you've been in for a visit. There are one or two improvements we still want to make at that office including directional signage that will enable clearer entry and exit from 10th Avenue S.

After getting the bricks and mortar in place, we moved on to mobile banking and remote deposit and we are pleased to offer those services to our members right now. You will be amazed at how easy and convenient the deposit feature can be.



For instance, we have a member who recently left on vacation, forgetting to deposit his paycheck before he left Great Falls. When he phoned in from Hawaii, Karla, one of the teller staff, walked him through the quick and easy install on his smartphone and in minutes his check was deposited and minutes later was in his account. Now, that is convenience!

This year, we are undertaking another long-anticipated change we hope to complete with minimal disruption for most members. Embark will be upgrading our operating system (which dates back to the 1980's) to a more flexible system. I want to apologize now, in advance, for any disruption or lessening of service during this nearly 10 month project period. We are adding some staffing and adjusting schedules to try to make sure we keep up but there may be times when some of our staff are not available when you call or stop in. The 24/7 Call Center is there to help us through these kinds of situations. With recently expanded capabilities the Call Center now can provide more immediate assistance with debit card issues in addition to handling most member service issues and taking loan applications- all over the phone.

In October, we will be going through a VISA credit card reissue as we move our card operations closer to the new operating system. When completed, more of our staff will be able to assist with credit card issues. Janice does a wonderful job with this now but as our membership grows and card compromises continue, we need to be able to quickly address your card-related concerns.

The Annual Membership Meeting is Tuesday, April 21 at the Airport Panorama Room. This year, we have 3 director positions on our slate for the Board of Directors and the candidate biographies are in this newsletter. Board member recruitment is an ongoing process and we are always looking for interested members. If you would like more information, please contact me at 791-2861.

Load. Reload. Go.

Reloadable Prepaid Debit Cards are a great way for you to keep spending on track without the fear of overdrawing.

Simply purchase the card at one of our Embark offices, register it, load it, track it and reload it all online. Or, let us know how much you want to load or reload and we'll do it for you.



Want your teen to learn good spending habits? A Reloadable Prepaid Debit Card is the perfect answer. You control how much gets loaded onto the card, and because they can't spend more than what's available on the card, you can sleep at night knowing they can't overdraw their account.

So, stop in at either of our offices and get started with your Reloadable Prepaid Debit Card today!

When we say, "Thank You" We mean it.

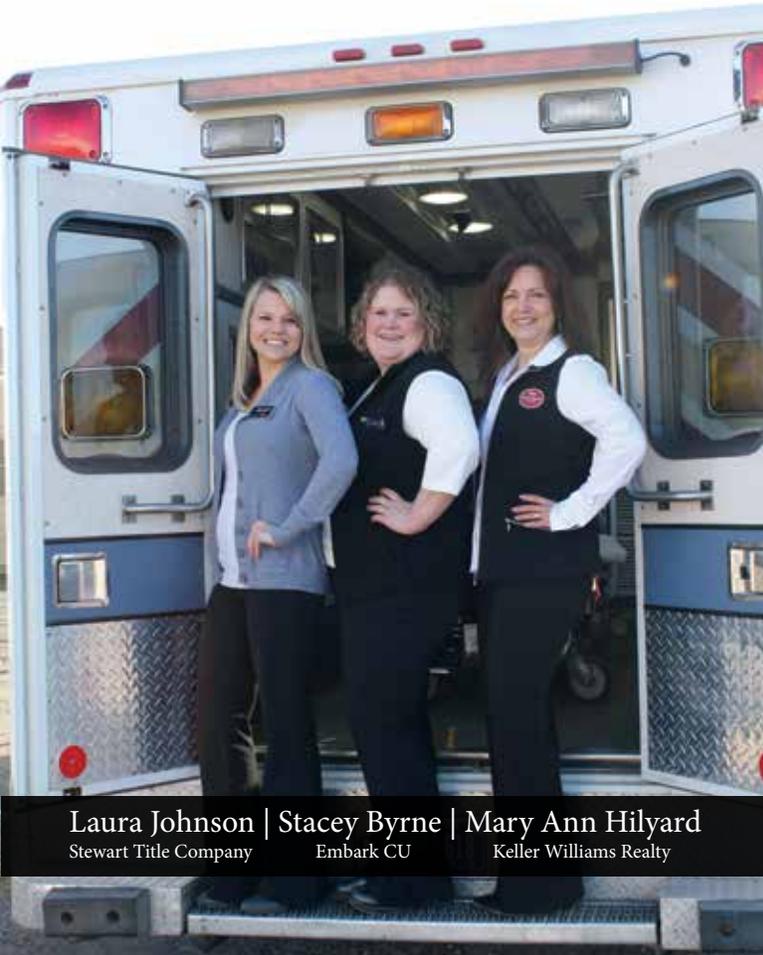
At Embark, we realize that our military, law enforcement, firefighters, medical personnel & educators work hard every day to provide safe and healthy communities where we can live, work and raise our children. So, we want to say "Thank You" in a very tangible way for all you do to make our lives better.

Effective March 1st, we're pleased to offer our "Thank You" Loan, where you'll enjoy discounts on mortgage loan purchase transactions. We've teamed up with Stewart Title Company and Mary Ann Hilyard, with Keller Williams Realty to bring you a well-rounded menu of savings.

If you work in one of the fields stated above, you could be eligible to receive the following savings on your loan:

Closing Fee Savings
Free Home Warranty (value up to \$315)
Free Home Inspection (value up to \$350)

It's just our way of saying thanks.



Laura Johnson | Stacey Byrne | Mary Ann Hilyard
Stewart Title Company | Embark CU | Keller Williams Realty

Credit Union Board Candidates

Todd Mans



I was born and raised in Great Falls, and I have been a member of Embark Credit Union since 2003. I am currently the Vice President of Sales and Operations at Identity Screen Printing and Embroidery, a position I have held for the past 13 years. Prior to working at Identity, I worked for 15 years in the lending industry as a Loan Officer, Branch Manager, District Manager and Regional Vice President of Sales. I feel that my experience in the financial industry, along with my current job experience in the retail industry will continue to benefit me as a board member.

Darryl Stevens



I have served as the Chief Financial Officer of Great Falls College MSU for two years. I am a seventh generation Texan, but I'm extraordinarily happy to call Montana home. I received a BBA in Finance and Accounting from Texas A&M University and worked in the banking industry in Texas for ten years, primarily in project management, financial statement analysis, and as an auditor. Although I enjoyed using the business side of my brain, I returned to school and earned a Ph.D. in United States History. I then served as a Professor of History at Alvin Community College for fifteen years. Subsequently, I was chosen as the Chief Financial Officer at Alvin, thus combining my business background and education with the continued ability to teach the history courses that I love. I enjoy reading history, music, running along the River's Edge Trail, and anything to do with Glacier Park.

Alan Johnson



I have served on the Embark Credit Union Board since 1998. I have held various positions on the Board, including Chairperson. My experience as a member of the Credit Union Board has given me extensive opportunities to learn about the credit union world and our Credit Union. Through conferences, personal research and study guides, I have gained a perspective of the bigger picture of the credit union industry, along with a perspective of our local needs and concerns. My service on the Board has been and continues to be interesting, rewarding, and a growing experience.



Fee Schedule

Effective May 1st, 2015

Checking Account Service Fees	
Eco Checking	No charge with e-statements (\$7.00 per month for paper statement)
Peak Checking	\$7.00 per month
Pinnacle Checking	Free to age 65 & above
Fresh Start Checking	\$10.00 per month
Venture Business Checking	\$15.00 per month
Check Cashing Fee	\$5.00 per check for members 18 & over with less than \$100 in savings and no other products/services
Copy of Check	\$5.00 each
Copy of Statement	\$5.00 each
Overdraft/NSF item	\$30.00 per item
Deposit Item Return	\$20.00 per item
Stop Payment	\$25.00 per item
Stop Payment (consecutive item series)	\$35.00
Account Reconciliation/Research	\$30.00 per hour (1 hour minimum)
Courtesy Checks	\$5.00 per page
EFT Check by Phone	\$10.00
Holiday Savings (Penalty for early withdrawal)	\$10.00

Individual Retirement Account Fees	
IRA Early Withdrawal (before age 59½)	\$50.00
IRA Account Closing Fee (before age 70½)	\$50.00

Loan Fees	
Consumer Loan Late Fee	20% of finance charge Minimum: \$30 Maximum: \$60
Mortgage Loan Late Fee	5% of payment

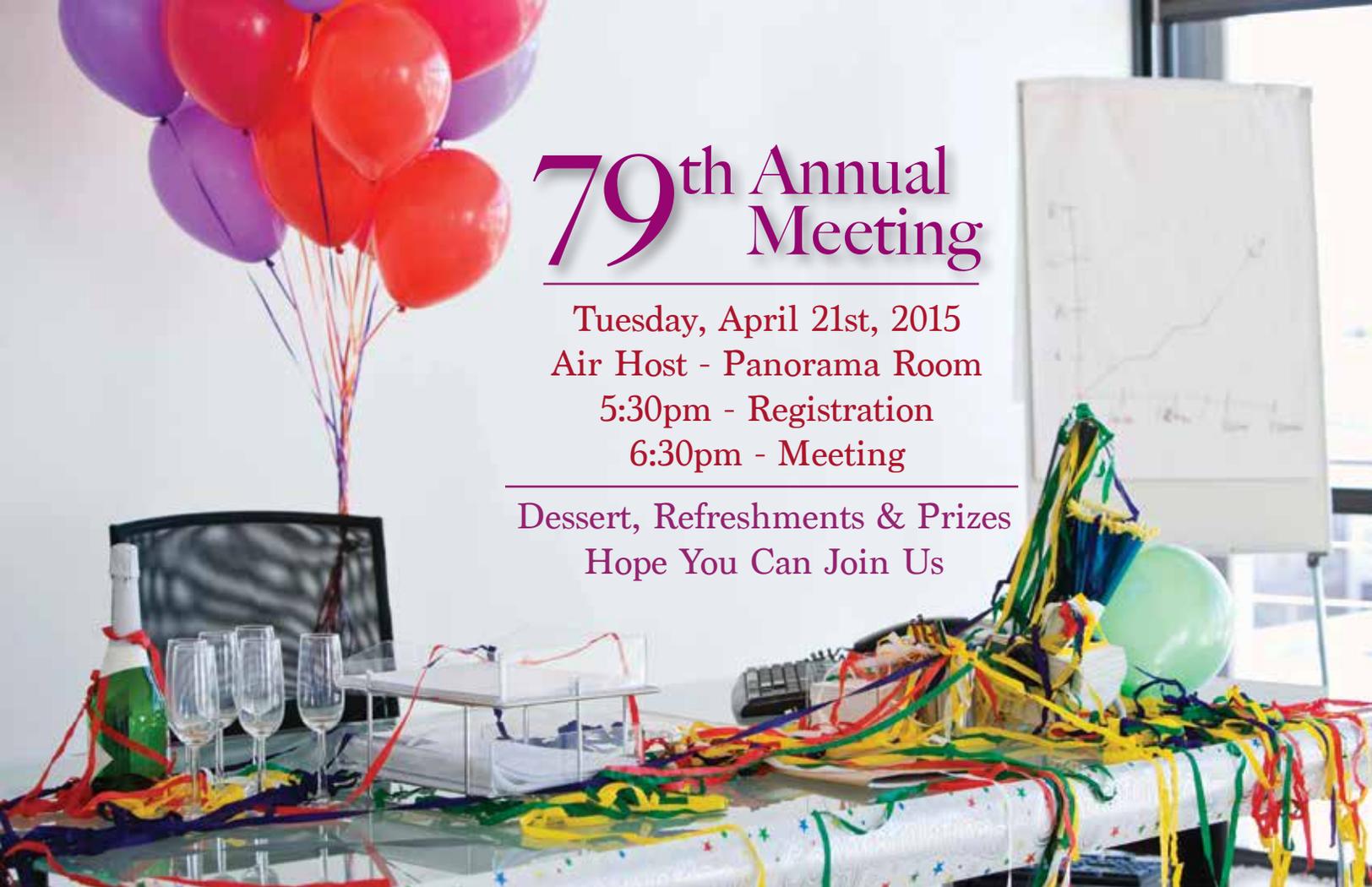
ATM, Debit, and Credit Card Fees	
Withdrawals	No charge at Embark-owned ATMs
	\$2.50 for non-Embark ATMs
	No fee for Pinnacle and Peak Checking Account holders on non-Embark ATMs
Replacement Card	\$15.00 each
Rush Fee	\$50.00

General Account Fees	
Membership Closure Fee (less than 12 months)	\$25.00
Collection Items	\$25.00 per item
Visa Reloadable & Gift Cards	\$3.95
Wire Transfer within U.S.	\$20.00
Wire Transfer outside U.S.	\$45.00
Incoming Wire Transfer within U.S.	\$10.00
Incoming Wire Transfer outside U.S.	\$45.00
Notary	Free for members \$5 for non-members
Bill Payer - Monthly Service Charge	Free
Bill Payer - Copy of Checks	\$7.50
Bill Payer - Stop Payments	\$25.00
Garnishment/Levy Processing	\$75.00
Inactive Account	\$10 per month after 24 months
Official Check	\$3.00 per check
Return Mail	\$5.00 per month



1500 River Drive North
Great Falls, MT 59401

P.O. Box 2649
Great Falls, MT 59403



79th Annual Meeting

Tuesday, April 21st, 2015
Air Host - Panorama Room
5:30pm - Registration
6:30pm - Meeting

Dessert, Refreshments & Prizes
Hope You Can Join Us