



# Mile High Federal Credit Union

3410 Monroe Ave, PO Box 3152 Butte, MT 59702 406-782-8341 1-800-780-8341 October 2009

## Message from the President

Dear Members,

After 28 years, I am retiring on December 31<sup>st</sup>. I cannot express how much I have enjoyed the past years with the credit union. We have come a long way and I am very proud of the accomplishments that we have attained, from the one office space to our beautiful new facility.

Credit Unions only attain growth and stability if the President has the support of everyone involved. That support, of course, comes from the members, who believe in the credit union philosophy, the Board of Directors who oversee the policies and procedures and a staff that also believes they are helping the members to fulfill their dreams, I have had all of these components through the 28 years.

I have had the privilege of working with an outstanding board of directors that supported all of the changes we have made while continuing to keep the members in the forefront of every decision. I have had the pleasure of working with an outstanding staff and most of all I have had the support of my extended family, you the members. I feel blessed that I have made true friends from the membership during this time and I appreciate the support and patience you have all given me. When I say, welcome to our credit union and our family, I truly mean that we are like a family.

The memories that I leave with are not the norm for most retirees from other jobs, but being a Credit Union CEO at Mile High Federal Credit Union and having the wonderful people I have met, who I have helped and who have helped me are memories that I will have for the rest of my life.

I am leaving the credit union in good hands. Diana Cannon, will be taking over the President position. She has been with the credit union for 21 years and she will continue our credit union philosophy of people helping people. Please extend your support to her as you did for me.

Once again, thank you for everything.

Fran Tregidga  
President/CEO



## Mile High VISA

- 9.9% APR\* on purchases
- 11.9% APR\* on cash advances
- 1% cash rebate on balance transfers
- No Annual Fee

## Holiday Closings

**Columbus Day**  
October 12<sup>th</sup>

**Veteran's Day**  
November 11<sup>th</sup>

**Thanksgiving**  
November 26<sup>th</sup> & 27<sup>th</sup>

**Christmas**  
Close At 1:00p.m.  
On December 24<sup>th</sup>  
Closed December 25<sup>th</sup>

**New Year's**  
Close at 1:00p.m.  
On December 31<sup>st</sup>  
Closed January 1st

## MILE HIGH PRODUCTS AND SERVICES

### Savings Services

- Regular Shares
- Money Market Shares
- Share Certificates
- IRAs
- Christmas Club
- Pee Wee Penguin
- CU Succeed –Teen Club

### Loan Services

- Consumer Loans
- Share Secured Loans
- Personal Loans
- Home Equity Loans
- VISA®
- Auto Loans
- RV & ATV Loans

### Other Services

- Share Draft Accounts
- Debit/ATM-Cards
- Direct Deposit
- Payroll Deduction
- Night Deposit Drop
- Audio Response System
- E-Statements
- Home Banking
- Drive Up ATM Machine
- Visa® Gift Cards

## Need Some Holiday Dough?

### Christmas Loan

Qualified members may borrow up to \$1500 for one year

at 8.00% APR\* (OAC)



### Holiday Bonus

Please see the “Skip-A-Payment” coupon insert for details.

\*With a loan of \$1500 for one year, the monthly payment would be \$130.47

Offer runs 11/1/09 though 1/31/10

\*APR-Annual Percentage Rate

\*OAC-On Approved Credit

*Visa Gift Cards  
available for those  
hard to buy gifts!*



## PEE WEE PENGUIN CLUB MEMBERS HALLOWEEN PARTY

DATE  
October 30th



TIME:  
1:00 p.m. - 3:00 p.m.



### ATTENTION MEMBERS!!

If you have the Mile High FCU's Mastermoney Debit/ATM Card Or Visa Credit Card Please make sure we have your most current address, home phone, cell phone or work phone numbers.

### CHRISTMAS CLUB ACCOUNT TRANSFERS ARE SCHEDULED FOR THE LAST WEEK IN OCTOBER

Monies will be transferred into your share draft checking account. If you do not have a checking account the monies will be transferred into your regular share account.

