



MONTANA EDUCATORS' CREDIT UNION

The Report Card

December 2017

Orville Getz Memorial Scholarship

Attention all teachers pursuing an advanced degree—applications are now being accepted for the 2018 Orville Getz Memorial Scholarship. Montana Educators' Credit Union and the Getz family are proud to sponsor this \$1,000 scholarship, which is awarded annually through the Phyllis J. Washington College of Education and Human Sciences to a practicing teacher who is pursuing master's level work at University of Montana. Applications for the scholarship can be obtained through the Phyllis J. Washington College of Education at UM or online at www.coehs.umt.edu. Recipients must be licensed teachers or school administrators currently employed in a K-12 school and pursuing master's level work at UM. Preference will be given to teachers working in Missoula, Sanders, Mineral or Granite Counties; teachers at the Victor, MT school district, and to members of Montana Educators' Credit Union. Past recipients include Shaun Gant, Erin Ellis, Chad Eichenlaub and Erin O'Reilly.

Meet Our New Loan Officer Nick Whitehead



MECU has a new loan officer—
Nick Whitehead. Nick is a North Dakota native and a graduate of North Dakota State University. Lured to Montana by its beauty, Nick and his wife Kimberly spent a year in Butte before landing in Missoula. An outdoor enthusiast, Nick has his undergraduate degree in Exercise Science and is getting his MBA from the University of Montana. He is also serving our country as a Lieutenant in the Montana Army National Guard and is the proud father of 8-month old Logan.

Earlier in his career Nick was a car salesman and a finance manager, so he knows the art of a car deal. Nick would be happy not only to arrange the financing of your next vehicle, but also give you some advice in negotiating a good deal. Nick can be reached at 406-541-8736 or nick@mtecdcu.org. Welcome to MECU, Nick!

SUPERVISORY COMMITTEE AUDIT

The Supervisory Committee will be conducting an audit as of December 31, 2017. Please compare the enclosed statement to your records and report any discrepancies to:

Supervisory Committee • PO Box 3084 • Missoula, MT 59806

NEW DEBIT CARDS IN APRIL

Our debit card program is converting to MasterCard EMV (Chip) cards in April 2018. The new processor is CO-OP and they will mail the cards to our members in early April. Existing debit card holders will receive a new PIN in the mail a few days before the new card. You will need both of these items in order to activate the new card, so **PLEASE DO NOT THROW AWAY ANYTHING YOU RECEIVE FROM MONTANA EDUCATORS' CREDIT UNION** during that time frame. Please follow the instructions included with the card. We will not have the ability to change PINs or activate the card on your behalf, so those two pieces of information are really important. Please activate the new card as soon as possible and remember to change any automatic payments currently using your old card number. The old card will not work after May 20, 2018.

Besides being EMV (Chip) cards, you will also be able to download an app to your smartphone that will allow you to manage your card, including turning it on and off. More information about this exciting change will come out in early March.

22nd ANNUAL MEETING BOARD ELECTIONS

The credit union will be celebrating 22 years of service to our members at our annual meeting on Thursday, February 22, 2018 at the Burns Street Bistro. Please check our website for information.

Montana Educators' Credit Union is governed by a local volunteer Board of Directors and there are two positions up for election at the annual meeting in March. The board meets on the third Wednesday of every month and has responsibility for the actions of the credit union. Directors serve for three-year terms and must be willing to learn the basics of interpreting financial reports and the credit union industry. If you would like to serve in this capacity, please submit a letter of interest to: Nominating Committee, PO Box 2668, Missoula, MT 59806 no later than February 15, 2018.

2018 HOLIDAY CLOSURES

Martin Luther King Day

Monday, January 15

Presidents Day

Monday, February 19

Memorial Day

Monday, May 28

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Columbus Day

Monday, October 8

Veteran's Day

Monday, November 12

Thanksgiving Day

Thursday, November 22

Christmas Day

Tuesday, December 25

Staff:

Leslie Womack, President
Kelly Costello
Annika Oie
Nick Whitehead

Board of Directors:

Kathryn Shepherd, Chair
Beth Huguet, Vice Chair
Thomas Ross, Treasurer
Pam Diamond, Secretary
John Frederikson
Carla Getz
Bryon Smith

Supervisory Committee:

John Dorsey, Chair
Mark Bryn
Torrey Holmquist

