



# WELCOME



Welcome to Altana!

We're excited that the Homestead members will officially join the Altana family.

The last phase of the merger will take place on November 1st. Your account information with Homestead Federal Credit Union will be loaded onto Altana's database on that day. Once the data is merged on that Friday, you will have access to all of Altana's products and services starting Monday November 4th. We know you'll find our locations, electronic statements, online bill pay, mobile deposit, and personal financial management tools easy and convenient to use.

Altana Federal Credit Union is a member-owned financial institution. Originally chartered in 1949 with a single location in Laurel, Montana, we've since expanded to include six additional locations in Billings, Columbus and Red Lodge. We've grown over the years, but our mission has always remained the same – to build trusted relationships with our members and partner with them for strong financial futures.

So, whether you're just starting out, raising a family or planning for retirement, our goal is to meet your needs and surpass your expectations. We pride ourselves on focusing not only on offering innovative products and services, but also providing personalized services that's centered on your needs. We will always work in your best interest and do what's best for you.

We're here for you! If you have questions, you are always welcome to visit any of our seven locations or call the Support Center at (406) 651-2328 or (800) 221-7555.

We are pleased to have you as a member and invite you to discover all the benefits Altana Federal Credit Union has to offer.

Sincerely,

A handwritten signature in black ink that reads "Rhonda Diefenderfer". The signature is written in a cursive, flowing style.

Rhonda Diefenderfer  
President/CEO

## Getting to Know You!



We look forward to getting to know you and offering you a variety of financial products and services to meet your needs.

In the meantime, please understand that we need to ask for identification for your protection, to ensure no fraudulent activity occurs on your account.

When we ask for your identification and signature, we will scan them into our computer system to protect your identity in the future.

## ACCOUNT CONVERSION CHART

IF YOUR HOMESTEAD ACCT WAS:	YOUR ACCT WILL BE:
S000 Savings	S0001 Membership Share
S001-049 Sub Acct Shares	S0010 Savings
S0060 Escrow Shares	S0010 Savings
S0071 Lifesaver Acct	S0010 Savings
S050 Holiday Club Acct	S0090 Christmas Club
S100 Basic Checking	S0052 Basic Checking
	S060 Free Business Checking
	S068 Organization Checking
S080-084 Money Market	S0084 Money Market
S300-350 6 Mo Share Certificate	S106 6 Mo Share Certificate
S300-350 12 Mo Share Certificate	S112 12 Mo Share Certificate
S300-350 18 Mo Share Certificate	S118 18 Mo Share Certificate
S300-350 24 Mo Share Certificate	S124 24 Mo Share Certificate
L565-569 Signature Loan	L0080 Signature Loan
L800-804 Signature LOC	L0090 Signature LOC
L805 -807 ODP	L0091 ODP
L520-524 Share Secured	L0070 Share Secured
L500-504 New Auto	L0010 New Auto
L515-519 Used Auto	L0020 Used Auto
L540-544 Recreational/MC	L0030 Recreational/MC
L530-534, 560-564 Mobile Home	L0032 Mobile Home

## • Q & A •

**Q: What benefits will I receive from the merger?**

A: Members will benefit from significant cost savings, such as better pricing and more diverse products and services. Combining assets makes us stronger.

**Q: Is my money safe?**

A: Absolutely. Altana is financially secure, and your funds are insured to at least \$250,000 by the National Credit Union Association.

**Q: Is my Homestead FCU account number still valid?**

A: All members will continue using the same account number after the conversion. If your account number needs to change, we will notify you personally.

**Q: Can I still use my old checks?**

A: Yes, continue using your Homestead checks until they run out. New check orders will be updated.

**Q: Is Altana's Internet Banking/Telephone Teller easy to use?**

A: Absolutely. And it's free, along with Online Bill Pay (as long as you pay at least one bill every 3 months)! You will need to re-enroll for internet banking and Online Bill Pay after the data merger on Nov 4th, 2019. To access Telephone Teller, simply dial 651-2328 and listen to the options.

**Q: Will I need to get new Debit Cards?**

A: You will receive a new card prior to the merger. Your Homestead debit card will not work after Nov 4th, 2019.

**Q: Will I need to get a new Visa Credit Card?**

A: No, your cards will continue to work. There is no need for you to get a new card at this time.

**Q: Will I have to change my automatic drafts and direct deposits?**

A: No, this will be taken care of for you.

**Q: Will the Credit Union's hours change after the merger?**

A: Yes, the Downtown branch hours are:

Lobby Hours: M-F 9:00 - 5:00

Drive-up Hours: M-Th 8:00 - 5:00

Fri 8:00 - 5:30

Visit [www.altanafcu.org](http://www.altanafcu.org) for all locations and hours. These hours are extended from Homestead's hours.

**Q: I have a loan with Homestead. Are my loan documents still valid?**

A: All existing loan documents are valid and there is no need for any additional documents.

**Q: I have a car loan with Homestead, do I need to notify my car insurance company of the merger/name change?**

A: It is not necessary, but it would be helpful.

**Q: What about my children's accounts?**

A: Altana offers Cubby and fyi Club accounts to young members! Your child will receive their own newsletter filled with fun and educational activities, based on their age.

## • SAVINGS •

For unexpected expenses or to save towards a goal.

**METRO SAVINGS** An account for the self disciplined with less than \$10K in savings.

**WEALTH BUILDER** An account that gives you the discipline to save consistently, with strict rules, but guaranteed results.

**KIDS & TEENS** Two clubs for kids to teach them about money and reward them for their savings efforts.

**CHRISTMAS CLUB** Save all year for stress free shopping.

**SAM & MAX MONEY MARKETS** Earn more on your money with one of our Money Market options.

**CERTIFICATES** Invest for a specified term and be rewarded with higher dividends.

**IRAs** Save now for a happy retirement.

## Keys to Saving Success:



### Automate it

Put your savings on autopilot.

### Watch it grow

Go online to watch your savings grow (it's quicker than you think)

### Don't touch it

Develop the discipline to leave it alone (we can help with that)

### Keep it safe

Funds are federally insured by NCUA (under your mattress is not)

## • CHECKING •

**Kasasa® rewards you for everyday banking activities.**

3 ACCOUNTS TO CHOOSE FROM:



**KASASA TUNES®** rewards \$8 in refunds on iTunes®, Amazon®, or Google Play™ purchases each month (& ATM fees) when you qualify. Sign-up bonus! Get \$20 in free digital downloads just for signing up!



**KASASA CASH®** pays high interest on your balances (& ATM fees) when you qualify.



**KASASA CASHBACK®** pays on your debit card purchases, up to \$6 a month, (& ATM fees), when you qualify.

## To do list for rewards:



**Receive eStatements**



**Pay at least 1 bill pay or ACH** (paid bills are a good thing)



**Use your debit card at least 12 times a month**



**Log into online banking monthly** (computer or phone)

## Oops! Didn't do something?

No worries, it's still free.

## OPTIONAL ADD-ONS

### Executive Package

Paper statements, free wires, free debit cards, and free counter checks for \$3.95/mo.

### Kasasa Saver

Save your rewards with a free Kasasa Saver account for Cash or Cashback accounts.

### ID Theft Protection

Protect your identity for \$5/mo.

## ATM fee reimbursements



(up to \$25 per month)

## • LOANS •

Money when you need it.



**HOME LOANS** We have options for buying, building, or refinancing. Come talk to us, or use our online mortgage center to apply.

**HOME EQUITY LOANS** Use the equity in your home for a low cost loan or line of credit. We offer interest only options too.

**AUTO LOANS** We can help with all types of vehicles: cars, trucks, boats, jet skis, RV's, ATV's, or trailers.

**LIFESTYLE LOANS** Fund your wish list, no matter what's on it: adoption, cosmetic surgery, a wedding, a vacation, education, literally anything.

**CONSOLIDATION LOANS** A loan to help you pay less in interest and fees and get out of debt quicker.



Use Mortgagebot to calculate payments, apply for a mortgage (save your work for later), & check rates!

[altanafcu.mortgagewebcenter.com](http://altanafcu.mortgagewebcenter.com)

## • CARDS •

### CREDIT CARDS

Worldwide purchasing power in one card. Track your spending with online banking and Money Desktop.

**DEBIT CARDS** Worldwide access to your funds. Instant Issue cards are available at most locations.

## • ONLINE BANKING •

Monitor, Manage & Transact 24/7

**ONLINE BANKING** Free, easy to use, and safe. Easily monitor, transfer funds, pay bills and get your statement.

**PAY BILLS** So easy, you won't mind paying bills...well, almost.

**ESTATEMENTS** Go paperless and make Mother [Earth] happy!

**EALERTS** Never wonder what your money [or balance] is up to!

**MONEY DESKTOP** Online money management tool.

- **Aggregation** - Get your money together (literally). View all your account balances and transactions in one place.
- **Expense Tracking** - Automatically categorizes & tracks spending from all your accounts.
- **Budgets** - Use bubbles to represent data, to quickly determine a budget's status.

## • MOBILE •



Put your accounts in the palm of your hand for access and control anywhere

Mobile Check Deposits

Quick Balance

Fingerprint Log-in

Schedule Cards for Travel

Pay Bills

SMS Text Banking

## • ABOUT •

### WHO WE ARE

We're Altana. In 1949, nine refinery workers had the vision to combine their savings and promote thrift and savings to help create more opportunity for Montana families. Today, we serve more than 20,500 members with assets over \$285,000,000.

### WHAT WE DO

We empower people to take control of their finances by providing the tools, resources and education to help them gain the knowledge they need to make financial decisions with confidence.

### WHY WE DO IT

We love helping people reach their financial goals, regardless of how big or small those goals are.

### OUR MISSION

Building trusted relationships and partnering for strong financial futures.

### OUR MEMBER PROMISE

I promise that I will simplify your life, work in your best interest and help you achieve a strong financial future.

## • LET'S TALK •

Call 406-651-AFCU (2328) or 800-221-7555. We have an automated system to help guide you, but you can also press 0 to reach a live person who can transfer your call to any location.

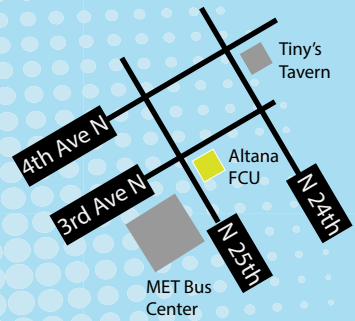
## • GET SOCIAL •



## • WHERE •

### HOMESTEAD LOCATION

The Homestead office has been closed. We have two nearby locations and we're holding the door open in anticipation of meeting you! Please stop by!

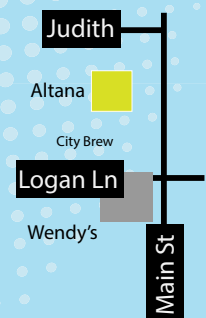


### AVAILABLE NOW!

DOWNTOWN - 1.3 MILES  
219 North 25th St, Billings

### AVAILABLE

AFTER NOV. 4th  
HEIGHTS - 2.4 MILES  
1280 Main St, Billings



## • ATMS & ITMS •

Every location has an ATM machine with 24 hour access. At the Downtown branch, swipe your card to access to the vestibule 24 hrs/day. ITMS (Interactive Teller Machines) are available at the Heights, West End and Laurel locations. They are both an ATM and an ITM that can connect you to a live teller for your transactions.

## • LOCATIONS •

- 3212 Central Ave, Billings
- 1111 24th Street W, Billings
- 219 North 25th St, Billings
- 1280 Main St, Billings
- 912 E. Pike Ave, Columbus
- 220 First Ave, Laurel
- 821 South Hauser, Red Lodge



406-651-AFCU (2328)

[www.altanafcu.org](http://www.altanafcu.org)

Federally insured by NCUA

NMLS # 417013

Routing # 292977666

