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NEW WESTEND LOCATION
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LETTER FROM PRESIDENT



In the spring of 1964, St. V's Federal Credit Union was chartered in Marillac Hall on the St. Vincent's campus in Billings. The employees of the hospital wanted to form a small credit union to help with simple passbook savings, paycheck cashing and small personal loans. In 1974, the credit union was able to incorporate the employees of Deaconess Hospital (now Billings Clinic) because both institutions shared the same laundry service. At that point, St. V's FCU became Billings Health Affiliated Federal Credit Union.



In the early 80's, the credit union moved downtown to our current location. We had grown from that simple credit union to a full-service financial institution, constantly adding and refining products to better suit our members' needs. Along the way, we kept upgrading our physical environment as well – adding on to the building and doing remodels to find more efficient use of our space.

In 2018, we realized that there wasn't much more we could do in the current location. We had folks sharing offices and even converted an old breakroom into an office – folks who had the office with the sink and fridge would probably tell you that was not as wonderful as you may imagine. Especially after someone burnt a potato in the microwave.

We considered leasing office space for back-office personnel. But then it occurred to us, if we were going to take on more space, why not also increase member convenience at the same time? Thus, the plan for the Shiloh office was born.

There's a lot to consider when choosing a location for your first branch. When I polled members, I of course received many

different requests. But as we dug into the data, we saw that the best spot for our "first second" office would need to be near where a good deal of our members now live and work. Which led us to the Shiloh location. That's not to say we won't consider other locations in the future. We have lots of members in the Heights, and (as the graphic on page 11 in this special feature shows), throughout the state. Future expansion plans are already in consideration – and again I welcome our members' input in that process.

I appreciate you taking the time to read this special section celebrating our new location. For a small, narrowly focused credit union like ours, this is a big deal. While we strive to open up the latest in electronic channels for our members, there is nothing like that face-to-face contact when dealing with something as sensitive as a person's finances. We know, as we grow, that we will have to keep developing both electronic and physical channels for our members' convenience. I invite you to come down and visit our new facility to see how we are trying to do that now.

We will be hosting an open house on the evening of April 15th, starting at 5:30.

Please stop by and enjoy some refreshments, tour the building and chat with our staff.

Finally, a special word of thanks to the contractors and subs who built such a beautiful facility for our members and employees. In particular, we would like to mention Wells Built, who orchestrated everything. Covid affected everything about this project – labor, materials, timelines – everything. But they weathered all of that, found creative solutions and delivered an excellent product that will be our West End home for many years into the future.

*Dennis R. Wizeman
President/CEO, MHFCU*

WHO IS MONTANA HEALTH?

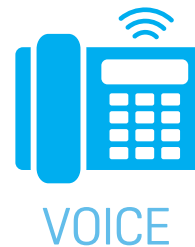


Montana Health is a not-for-profit financial cooperative dedicated to serving those who work in healthcare throughout the state of Montana, northern Wyoming and eastern North Dakota. Membership in Montana Health Federal Credit Union is open to employees, independent contractors or self-employed persons who work regularly in the health care industry. Some people who are eligible for membership in the credit union include:

- Assisted living facilities that provide health care services
- Birthing centers
- Blood, organ and tissue banks
- Emergency medical care
- Health clinics
- Health maintenance organizations (HMO) medical facilities
- Home health care
- Hospices
- Hospitals
- Medical and diagnostic labs
- Medical transcription services
- Nursing homes
- Nursing services
- Offices of chiropractors, dentists, licensed therapists, optometrists, physicians, podiatrists and psychologists
- Pain centers
- Paramedic services
- Pharmacy services
- Rehabilitation centers providing medical treatment or licensed psychological or physical therapy
- Spouses of people who died while within the field of membership of this credit union
- Persons retired as pensioners or annuitants of the above employment
- Volunteers of the above employment
- Organizations of volunteers and employees of the above groups
- Family members of the employees of the above listed groups

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SERVING EXCEPTIONAL PEOPLE

Credit Union members and COVID

A few years ago, the credit union used the tag line: “You’re an exceptional person if you work in healthcare. You deserve an exceptional credit union.” The first part of that statement was born out in full force this past year.

As a financial institution, the credit union cannot relate specific stories members have told employees because of confidentiality concerns. But the generalities are powerful enough. Long hours. Time away from family. Travel to places more severely affected. Frustrations mingled with hope. Too many tears. Throughout this, credit union members have proved themselves quiet heroes, shouldering the pain and fear of those in their care. Converting despair into hope

– getting us all through it.

And it wasn’t just the frontline people, but all the support staff as well. Access restrictions, new ways of doing old tasks and entirely new tasks sprung up overnight. Those members adjusted because they knew they were part of the team making the whole thing work. For every nurse or doctor giving direct care, there is a cadre of people behind them making sure that interaction goes smoothly – not a simple thing in the time of pandemic.

The administration of the health-care facilities that employ our members stepped up as well. When the crisis first started, there was a great deal of financial uncertainty. The credit union offered an assistance grant to some of its members who suddenly found themselves struggling. The institutions who participate in the credit union’s Philanthropy Card program (Billings Clinic, St. Vincent’s Hospital, RiverStone, St. John’s United

and Big Horn Hospital) all forfeited the income the credit union usually donates to their foundations so that money could match funds the credit union put in the original assistance grant.

When the Billings Gazette approached the credit union to ask if they would be a major sponsor of the Nurse’s Week

special section coming out in May, the answer was an emphatic “yes”. And even that is not thank you enough to all of the exceptional people who work in health-care. These members have always been there for the rest of us – but this year they showed us what being a true hero is all about.

Congratulations!

Thank you for allowing Pyramid to be a part of your project!

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A NEW PHILOSOPHY



Late last year, as the pandemic was at its height, Montana Health began refining a philosophy that had been in its DNA for a while but was never quite articulated.

The philosophy is called “Wealthcare”. The play on words is meant as an aspiration for credit union employees to deliver the same level of care their members provide their patients and clients. Except in the financial arena.

The concept of the “financial journey” is at the core of the Wealthcare philosophy. Much as a healthcare professional understands that there are different stages of development that effect a person’s physical and mental health, there are different stages in a person’s financial journey. By understanding where a person is on that journey, credit union employees will be better able to “diagnose” that person’s situation and provide solutions to problems they are facing at that time – rather than just offering products to get a sale.

The credit union understands that fully comprehending the myriad of aspects of the financial journey is a never-ending commitment. Much like health care professionals continue to educate themselves throughout their career, “Wealthcare Specialists” need to continue to hone their knowledge about different aspects of the financial journey. The credit union is committed to constantly improving the knowledge of its employees – not just of

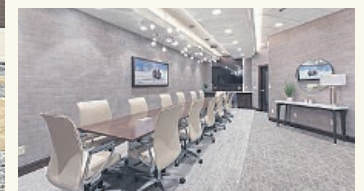
personal finance in general, but in specific relation to the stages of a person’s life.

Healthcare professionals use sophisticated tools and instruments in their practice. The credit union is also committed to using the equivalent tools in the financial realm. Investments have been made into both “diagnostic” tools (sophisticated data analytic tools) and “prescriptive” tools (new and evolving products).

Preventive Wealthcare is also a cornerstone of the new philosophy. Through the use of analytics, the credit union hopes to become far better at solving members’ problems much earlier on in the financial journey. Similar to a patient learning about health risk factors, the mitigation of which early on could save their life, the credit union wants to be able to identify financial risks for a member early on, when they are much easier to “treat”. In some cases, they hope to offer solutions to problems the members weren’t even aware they had yet, or to avoid potential financial traps that could ensnare them years down the line.

In short, the Wealthcare Philosophy tries to take a holistic approach to a member’s financial health. It is about offering the right product at the right time. About giving the right advice right when it is needed. It’s about becoming more than just transactional. It’s about becoming transformative.

Congratulations Montana Health Federal Credit Union on your second location in Billings!



Thank You for selecting us as your General Contractor



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NEW TECHNOLOGY



The members at Montana Health are sophisticated consumers of banking products and services. They also access their credit union accounts through a diverse variety of channels: ATM's, mobile banking, online banking, audio response, phone, text, chats – and of course in person at either of the credit union locations. Ease of access to that information and the ability to quickly transact are of upmost importance to each and every member, no matter how they access the information.

To that end, at the new Shiloh Branch, Montana Health is proud to be one

of the first credit unions in the state to offer Intelligent Teller Machines (ITM) for its members to use. ITMs differ significantly from regular ATMs in a number of ways. In terms of functionality, ITMs are directly integrated with the credit union's core banking system. Which means that many of the transactions that used to require an employee to key in, can now be directly controlled by the member themselves. However, if a member is unable to complete the transaction by themselves, an employee on location can assume control of the transaction using a tablet, or a remote employee can appear live on screen to assist the mem-

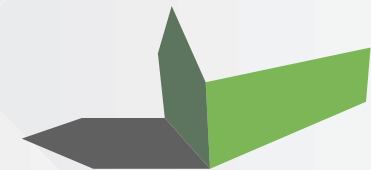


LARRY MAYER
PHOTOS,
Billings Gazette

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ber. This technology essentially also makes every remote ITM a “drive up” with the ability of a member to talk to an employee without the need for unreliable and outdated tube technology.

The credit union plans to use this technology to increase the convenience factor of “full service” facilities throughout its field of membership by placing ITMs in areas where there are member concentrations. This strategy will allow members to get human interaction when they need it and will also allow the credit union to avoid having to build costly large facilities. Those savings will be returned to the membership in the form of better than market rates. ITMs, when deployed properly will thus give members greater convenience, greater functionality and enable the credit union to provide better value for the membership.



Congratulations to Montana Health FCU on expanding services.

RiverStone Health is proud to celebrate a healthcare champion in and for our community.

RiverStone Health serves our region through primary care, public health, home care, and hospice while educating tomorrow’s healthcare workforce.



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PHILANTHROPY CARDS

Swipe for a cause with the Montana Health Philanthropy card

Since 2015, Montana Health has offered its popular series of “Philanthropy Cards” to its membership. These Visa debit cards are branded with an image designed by one of five foundations that represent the philanthropic interests of one of the major employers of Montana Health members. The credit union’s interchange income – the fraction of each purchase made with a card that is usually divided between the issuing bank, the card processor, and the merchant – is donated to the foundation on a quarterly basis. The cards are a way for members to give, by just doing what they would do everyday anyway – use their card.

“The Philanthropy Card program, to me, epitomizes what credit unions should be about”, says MHFCU CEO, Dennis Wizeman. “They

are a way to bridge personal finance and everyone credit union’s inherent mission to find collective ways to make the world a better place. The debit card serves the individual member by giving him or her convenience. The profit sharing converts that individual action into a collective good by supporting the great works of these foundations. Plus, they are really cool looking.”

Billings Clinic Foundation, St. Vincent Foundation, RiverStone Health Foundation, St. John’s United Foundation, and the Big Horn Hospital Association all have designed Philanthropy Cards available to members of Montana Health. At this point the credit union has donated over \$25,000 through the Philanthropy Card program.

Cheers to **MHFCU** on your **2nd location** and new facility!
As a proud partner, Entre is excited about your well-deserved success and the many benefits you will bring to your members and the **Billings community!**



TECHNOLOGY SERVICES

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WHAT'S IN THE NEW BRANCH

The new Montana Health branch on Shiloh Road was built to combine form and function. The branch was also designed to encourage human interaction, while offering the latest in banking technology to members.

Design of the building was completed by Jeff Sayer of Response Design, with input from the team at Wells Built. The building effectively provides a welcoming space for members, while also being a functional place for employees to conduct the business of running the credit union. The open style lobby manages to have high ceilings yet doesn't feel cavernous. Two executive offices flank four standard offices, and a space was built for an open area back-office functionality away from the main lobby.

The first thing members will notice when entering is the lack

of a standard teller line. Instead, two Interactive Teller Machines (ITMs) sit in front of a unique feature wall. The ITMs, which were installed and maintained by DaTrue Process Automation, represent the latest in banking technology, allowing a member to complete a transaction in a teller assisted environment, or entirely in self-service mode, whichever they are more comfortable with. A concierge desk is nearby with an employee ready to assist members if they have any questions about how to use the machines.

A unique feature is the public conference room. The credit union specifically asked the designers to build a room that could be donated for non-profits to use, even after hours. With the help of Entre Technology Services, Real Audio

Please see **New Branch**, Page 10



Congratulations

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LARRY MAYER, Billings Gazette

New Branch

From Page 9

Concepts and BluePrint by TCT, a room was built that held the latest in remote conferencing technology and could be secured separately from the rest of the building. A code can be sent to a cell phone that will allow users of the room

to enter that portion of the building for a set amount of time, even after the rest of the facility is closed.

The interiors and the fixtures were designed by Jeff Morrison of Cushing Terrell. The credit union has already received numerous compliments on the lighting choices, which give the building an airy, modern feel. Case work by Pyramid Cabinet grounds and balances the

loftiness of the architecture and lighting. Rounding it all off are the contemporary furnishings from Peterson Office Supply.

In addition to the space currently being occupied, the credit union has the option to further expand into the offices directly to the south inside the same complex. Wells Built liked the space so much that the temporarily leased the

space until such time as the credit union is ready to expand into it.

With the new Shiloh branch, Montana Health has built (with the help of some incredible partners) a beautiful space with plenty of room for growth as they continue to grow and find new ways to serve the members of the health-care industry throughout the state of Montana.

Shiloh Frontage

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Congratulations

to Montana Health Federal Credit Union on your beautiful new, state-of-the-art facility. Thank you for trusting us to be a part of this outstanding project in our community.

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MONTANA HEALTH FEDERAL CREDIT UNION IN THE COMMUNITY

Every credit union has a special obligation to give back to the community it serves. As a healthcare credit union, Montana Health feels that obligation takes on a more significant meaning. The exceptional people that we serve are saving lives every day, either directly or through support roles – the least we can do is find a way to give back to the organizations they work at to help them in their good works.

Below is a partial list of some of the events/organizations the credit union is currently or has recently sponsored:

- Billings Clinic Kids Piggy Bank Radiothon. Supporting Pediatric Oncology and Pediatric Patient Assistance. The credit union also counts all the coin Billings Clinic collects from local area school children.

- St. John's United CNA Scholarship Program. The credit union provides scholarships for those attending the St. John's CNA training program

- Scrub Run. RiverStone Health run to promote health and celebrate the beauty of South Billings.

- Rubber Duck Regatta. A benefit for Big Sky Senior Services in conjunction with the Midland Empire Chapter of Credit Unions

- St. Vincent Call for Kids Radiothon. Power Hour Sponsor for the St. Vincent Call for Kids Radiothon on Cat Country 102.9 FM

- Billings Clinic Classic Golf Tournament. Montana Health FCU annually sponsors a team for the golf tournament.

- St. John's United Summer Concert Series Sponsor. Celebrating 21 years of free concerts for the Billings Community.

- RiverStone Health Foundation Hospice Golf Tournament. Montana Health FCU sponsors the beverage cart, and fields a men's team and women's team for the RiverStone Health Foundation Hospice Golf Tournament. The credit union also participates on the tournament committee.

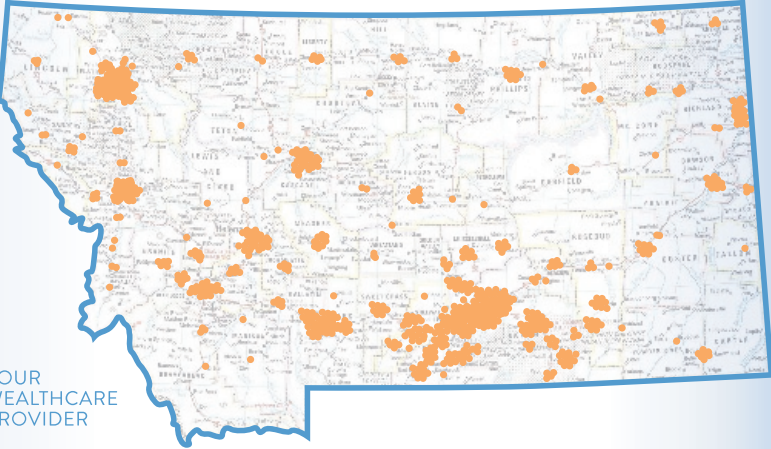
- St. Vincent Healthcare Foundation Fortin Memorial Men's Golf Tournament. Montana Health FCU sponsors a men's team for the St. Vincent Healthcare Foundation Fortin Memorial Men's golf tournament.

- Billings Clinic Classic Party. Montana Health FCU sponsors a table at the Billings Clinic Classic Party.

- Wise Wonders Children's Museum. The credit union is a major sponsor of Wise Wonders and has board participation in the organization.



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PLEASE JOIN US FOR OUR GRAND OPENING CELEBRATION.

April 15th, 5:30 pm
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