

# VOICES & VIEW POINTS

## Going Green Financially

By: Sue Schenck

We've come a long way since Kermit The Frog began to croon "it's not easy being green..." Today there's a committed, social consciousness and "green" is the color of activism; a call to action heard from both young and old. My octogenarian Mother-in-law composts and has for years, because it's the right thing to do. Almost everyone has some concept of their carbon footprint and with an ever increasing level of awareness and participation - individually, community wide, and globally - the future looks bright, bright green!

But what about the "eco" outlook for financial institutions? The Whitefish Credit Union is excited to be joining in the green revolution! By the end of 2010 we plan to have in place some fresh, cutting edge, and yes, green opportunities to assist you with money management. Plans are in place to offer full service on-line account access, ATM machines at several locations for member convenience, and a new core operating system that will increase speed and efficiency. Under the direction of C.E.O. Jim Kenyon, all of our departments are working diligently to implement these advances and to have them in place by the end of this year.

How do these new technologies assist Whitefish Credit Union in going green? By making our Credit Union systems, operations, and even our employees more efficient and productive.

These additional services can translate to a little more "green" in your pocket too - with savings on things like transportation costs, envelopes, and stamps. Consider the benefits of money management using the click of a button instead of a trip to town. Going to an on line calculator - PayItGreen for Consumers, Green Calculators - the information is pleasantly surprising. If a household eliminates seven statements per month and manages those accounts on-line, within one year, the savings add up to 2.6 pounds of paper, a gallon of gas, 45 pounds of greenhouse gasses, and 45 miles of driving. That's just one family eliminating seven monthly bills and it represents a positive step in the green direction.

Of course Whitefish Credit Union is still here to serve you in all of the traditional ways that we have for the past 75 years. We will continue to offer the same friendly service that you have come to expect and appreciate, whether you transact business face to face or over the phone. We remain fiscally conservative, community oriented, and proud to be the financial institution of choice for so many of our friends and neighbors. You have made us the largest Credit Union in Montana. And with the new technologies on the horizon, we're out to raise the bar on member service and satisfaction. Remember, we already offer the following products and services:

Savings - a wide variety of member accounts

Loans at highly competitive rates for just about any purpose:

- Safe deposit boxes
- Drive-through window services
- Wire transfers
- Travelers' checks
- Money orders
- Automatic Payroll Savings
- Debit Cards and
- Bill paying services.

Access to your finances 24/7 will give you the power of information when you want it, where you need it. With the high tech advances scheduled at the Whitefish Credit Union, we might even convince Kermit that it's easy being green!

## Question: What is a **MUTMA ACCOUNT?**



Hint:  
**It has nothing to  
do with a dog!**

## Answer: **Montana Uniform Transfers to Minors Act**

With a MUTMA, kids own the money but you control it - at least until they're 21. If your little people don't already have one, open a MUTMA savings account for them today!

So...Instead of gifts of toys or things that will be quickly lost, give them something that will last.

Ask us how!

National Credit Union Youth Week is  
April 18-24.



"We Belong To You"

75 Years Strong

**Whitefish Credit Union**



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110 Third Ave.  
883-3600

Columbia Falls  
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892-8000

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**Jim Kenyon, Chief Executive Officer**