



October 2026

THANK YOU MEMBERS!

September was a crazy month at MECU and I want to thank our members for their understanding and support. Our core processing system including online/mobile banking went down for four days because the cooling system in the facility that houses the servers for our processor shut down resulting in our vendor's servers crashing. The cause has been identified as human error and there is no evidence of a cyber attack or data breach. Our processor will continue to investigate but there is no reason to believe any information was compromised.

As a result, no transactions were posted between 10 a.m. September 15 and mid-day September 19. All electronic and over-the-counter transactions were then processed, balanced and digital services were restored by that evening.

This was a nightmare event for MECU and your patience and understanding truly helped to ease the frustration. I couldn't be more grateful for our membership or proud of our resilient staff. I thought I had seen it all after 46 years in the credit union industry (including a 3-day system crash in the early 1990s), but I was wrong.

Another September event is two of our fine staff—John McEwen and Jessie Struna—have left the organization. Just to be clear it was not related to the previous event. We wish both John and Jessie the best of luck in their future endeavors and would like to welcome Aleshia Johnson as our new Operations Specialist. She has a strong member service and accounting background that will serve our membership well.

In good times or bad, I am grateful to lead MECU and appreciate the members we serve. Thank you for hanging in there with us during a difficult time—you are the best!

Leslie Womack, President

MONTANA MEDICAL SAVINGS ACCOUNTS

Don't forget about the tax advantages of a Montana Medical Care Savings Account (MSA) for your 2026 state income taxes. You can contribute up to \$4800 and use it for eligible medical expenses of the account holder or anyone he or she chooses and includes Medicare, health insurance, and long-term care insurance premiums; family leave expenses; dental and vision expenses; prescriptions, as well as other related out-of-pocket expenses. The MSA needs to be opened and funded by December 30th but you have until January 15th to reimburse yourself for 2026 expenses. It is not a "use it or lose it" plan and balances can carry over for the next year's expenses. More information can be found on our website mtedcu.org or [MSU Extension Medical Care Savings Account MontGuide](#).

HOLIDAY CLOSURES:

Columbus Day, October 12
Veterans Day, November 11
Thanksgiving Weekend, November 26 & 27
Christmas Day, December 25
New Year's Day, January 1

The office will close at 1 p.m. on
Christmas Eve, December 24
New Year's Eve, December 31