

Newsletter

DEER CREEK
CORPORATE
SERVICES INC

FALL 2012

NO. 5



Growing & Improving Our Customer Service

Administrative Services Agreement

As Deer Creek continues to grow we are continually seeking new ways to better serve our clients. We have recently implemented a service agreement to clarify the specific duties that Deer Creek handles for each client.

We offer many different services and want to ensure that our clients are aware of which services they have opted. It also clarifies Deer Creek's specific responsibilities to each of our valued clients.

If your company was established after June 15th of this year or you have received a renewal notice from us in August or September, you will have already received the form. We

will be including the agreement for the rest of our clients with our annual invoices that will be mailed out mid-November. We will need your signed copy returned as part of the renewal of our services.

If you have questions pertaining to the agreement, please do not hesitate to contact us: 877-913-5100 ext 2 or info@mtvehicles.com.

Deer Creek continues to expand its services, and as business grows, so does the number of phone calls. If we are not able to answer your call, please leave a voicemail and we will make every effort to return your call the same day. As always, we are available via email. Either way your questions will get answered promptly.

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IMPORTANT REMINDERS

2012

Annual Reports: November 30th is the last date to file before your Montana company is dissolved. Please contact us if you have not filed your 2012 Annual Report.

Vehicle Renewals are due in the month the vehicle was originally registered. You can look at the top right hand corner of your registration or the tag on your rear license plate for the month and year the renewal is due. We email notices out at the beginning of the month.

Phone: 877-913-5100 ext 2 **Fax:** 888-587-5379 **Email:** info@mtvehicles.com **Website:** mtvehicles.com

How To Renew:

Approximately four weeks before your vehicle registration is due, you will receive notification via email or mail from Deer Creek. This will contain your vehicle information, the total renewal fee, and instructions on how to renew. There are usually three different ways to renew: online, through Deer Creek, or by mail.

ONLINE:

- Go to <https://app.mt.gov/vrr>.
- Enter your company name ONLY.
- Enter "Helena" and "59624" or "59601."
- Enter one of the requirements (Title Number, VIN, or Vehicle Number).
- IF YOU RECEIVE AN "ERROR" message or one that says, "The name you entered and the name of the primary owner...", you can ignore this.
- Verify the vehicle information then click continue.
- The next page will be the payment page. Enter *your* credit information. They charge credit card fees.
- The tag/sticker will be mailed to our address and we will forward it to you.

VIA DEER CREEK:

- Reply to the email you receive or give us a call.
- Let us know you would like to renew the vehicle and what card you would like us to put the payment on. You can also remit payment via check.
- There is a \$35 service fee for this service.
- We will mail the tag to the address you provide or that we have on file.

BY MAIL:

- Print off the attachment you receive.
- Mail the notice with a check to the county address provided on the notice including \$1 for return postage.
- The county will send the sticker out to the mailing address on file (usually our address). We will forward it to you as soon as we receive it.

Renewal tags are forwarded to you free of charge. There are credit card fees charged by the county if you renew online, a service fee charged if renewed via Deer Creek, and return postage if mailed in. Please contact us if you have questions. If you miss the due date, you can only renew via mail or Deer Creek.

Purchasing a Vehicle:

Purchasing a new vehicle for your Montana LLC is very simple and can be headache-free. Just follow these steps:

1. Take Articles of Organization with you to the dealership for them to use in completing the paperwork. Everything should be made out with the LLC as purchaser. The address to use is 1076 N Ewing, Helena, MT 59601.

2. Lienholders must give you permission for the vehicle to be registered in Montana under your LLC name only.

3. Read through all documents to ensure they are completed correctly.

4. The paperwork should be sent directly to our office so we can process the registration quickly. If it is sent to the county, it will take 2-4 weeks to obtain plates.

5. The fee for registering additional vehicles through Deer Creek is \$495 (plus any personalized or sponsor plate fees). This includes our service fee and the DMV fees.



Focus on Odometer

Odometer disclosure policies got an overhaul in 1989 with the introduction of the Federal Truth in Mileage Act (TIMA). It tightened up how dealers, states, and lessors handled odometer disclosures. One of the stipulations of the law is that general powers of attorney (like what you sign for Deer Creek) cannot be used on a regular basis. Because of this condition, we cannot acknowledge odometers on behalf of the LLC using our limited power of attorney. Therefore, it is important that you sign all documents (including odometer statements) on behalf of your LLC.

The only exception is if we have the Montana Motor Vehicle Department form MV65 on file for that specific vehicle. This is a secure power of attorney that is vehicle specific. It requires a member's notarized signature. It can be downloaded from the MVD website. The regulations for odometer statements can be read in the title manual on the website as well: doj.mt.gov/driving/forms.

Tell Us Your Story: We hear a lot of stories from our clients about the advantages and benefits they've experienced through their Montana LLCs. We would like to spread the word!

Tell us your favorite Deer Creek story - preferably with a photo or video clip. Mail or email it to us along with a Photo Release Form (attached or by request from info@mtvehicles.com). If we use your submission on our website or other publications, we will provide a \$20 mail forwarding credit with our thanks. All submissions will be used anonymously to protect your privacy.

It is our pleasure to serve you, our client. We welcome your feedback at info@mtvehicles.com. Tell us what we are doing well or if there is a way we can improve our services.

Insurance Companies

There are several national insurance companies who work well with LLCs. We have five brokers and/or companies that several of our clients have recommended to us over the years. If your current company cannot write the policy for your vehicle, check out one of these.

RV America Insurance	American Modern Insurance Group	Twin Peaks Insurance
1-800-400-0186 rvinsurance.com	1-866-884-6167 amig.com	1-800-507-8467 twinpeaksinsurance.com
Gilbert RV Insurance	Explorer RV Insurance Agency	Progressive
1-888-784-6787 gilbertrvinsurance.com Fax: 407-382-9204	1-888-774-6778 explorerrv.com Fax: 330-659-6687	1-800-776-4737 progressive.com

Selling Your Vehicle

When you are ready to upgrade your vehicle, selling it out of your Montana LLC is simple. The process is the same as doing it for a vehicle that is titled in your personal name.

Montana is a non-title-holding state, which means it mails titles directly to the owners unless a lienholder specifically requests the title be sent to them. If you do not have your original Montana title and you have a lien on the vehicle, contact your finance institution to determine if they have the original. If you do not have your original Montana title and you do not have a lien on the vehicle, a duplicate can easily be obtained from the state. The fee is \$20 and takes 10-15 business days. You will need to contact us to request a duplicate.

Montana titles are required to be notarized, so it is essential to sign only when in front of a notary. They notarize the seller's signature, not the purchaser's.

Once you are ready to have the title signed over to the purchaser, follow the steps listed

either on the right-hand side of the title or at the bottom of the title (Montana changes the format every couple years).

Step 1: Purchaser's information. Their name and address are filled in here.

Step 2: Odometer disclosure. Complete the odometer reading. If the vehicle is a trailer, motorcycle, or other non-odometer vehicle, leave this section blank.

Sign where it states "Signature of Owner or Agent of Owner (Transferor)" or "Signature of Seller - or - Business Name". You will sign this in your personal name then print the LLC name on the line below (or next to it). For example, "Joe Smith, member" is signed and "XYZ, LLC" is printed.

Notary Section: The notary completes, signs, and stamps this section.

Step 3: Purchaser's signature and acknowledgment of Mileage Disclosure. The purchaser signs here and prints his/her name below/next to the signature.

New Title

Old Title

Now follow us on Google+!!



DEER CREEK

CORPORATE SERVICES

Contact Information

info@mtvehicles.com

www.mtvehicles.com

PO Box 1840, Helena, MT 59624

Michael Willing
President

Lorna McMurray
Customer Relations

Main Line
1-877-913-5100

First Time Callers
Extension 1

FAQs
Extension 4

Aaron Lamphear
Vice President

Simon Hemingway
VP of Marketing

Current Clients
Extension 2

Annual Reports
Extension 5

Meghan Schulte
Office Manager

Title Questions
Extension 3

Fax
1-888-587-5379

If you have updates in addresses, phone numbers, or emails PLEASE contact us at info@mtvehicles.com. We mail out correspondence from the Secretary of State or the DMV periodically, and it is essential to have your updated details so the information gets to you in a timely manner.

MONTANA SPOTLIGHT

Hungry Horse: Five Facts

1. Hungry Horse Dam

Montana's highest dam at 564 feet and eleventh largest in the United States. Originally built to help prevent spring floods on Columbia and Flathead rivers and alleviate winter power shortages.

2. Named for two freight horses

The horses were working in the rugged wilderness of the Flathead and wandered away in the winter of 1900-01. After they were nursed back to health, the town was named after them - along with a mountain, lake, creek, dam, and project.

3. Jumping off point to Glacier

Only 10 miles from the west entrance to the park and the western end of Going-to-the-Sun Road providing easy access to some of Glacier's most glorious sights.

4. Under 1,000 Residents

Only about 900 people live in Hungry Horse. However, roadside stands line up along Highway 2 to entice visitors.

5. Outdoor Adventures Galore

Hiking trails abound off the road circling the 34-mile-long Hungry Horse Reservoir. Glacier Park provides several outdoor adventures to experience. The Bob Marshall Wilderness is located southeast of town and consists of over a million acres of wilderness to explore.

For more info, go to
www.visitmt.com.

Valley Bank Doing Well: Valley Bank parent reports record quarterly earnings - From Helena Independent Record, July 27, 2012

Glacier Bancorp, the Kalispell-based parent of Valley Bank in Helena, Thursday [July 26, 2012] reported record quarterly earnings. The company cited improved banking conditions, including reduced provisions for loan losses.

Glacier reported second quarter net income of \$19 million, an increase of 60 percent over the \$11.9 million reported in the same period a year ago.

Earnings for the first half of the fiscal year totaled \$35.3 million, an increase of \$13.1 million, or 59 percent, over the same period last year.

The company says it continues to see slow economic conditions and low levels of loan demand. But Glacier saw growth in its loan portfolio.

"This was our best quarter ever from an earnings perspective and the highest return on average assets since March 2009," said Mick Blodnick, Glacier's president and CEO. "In addition, loans grew in the quarter for the first time in three years."

Blodnick said the competition for borrowers with good credit is intense. The bank company is working to reduce its exposure to land, lot, and construction loans, its largest category of non-performing assets.

The company also reported that during the second quarter it combined its 11 bank subsidiaries into bank divisions, allowing them all to operate under bank charter. No name or management changes took place with the structural change, the company said.

Call Deer Creek today to establish your Montana bank account for only \$395 (including deposit)!

Hungry Horse
Dam, Montana

Photo by: Pat
Kavanagh



Tibetan Children's Education Foundation: [An Appeal to Help the Children of Tibet](#)

The Tibetan Children's Education Foundation (TCEF) was founded by a group of Montanans who had traveled to India, been in touch with Tibetan refugees and whose lives had been touched to some degree by the Tibetans and their culture. TCEF is dedicated to the preservation of Tibetan culture through education and assistance, raising awareness of the culture, and empowering Tibetans to carry out these goals.

The Foundation spent much of its initial resources to help establish Kyitsel-ling Tibetan Children's Education Center at Clement Town, North India. More information on this amazing center is available at: <http://www.tibetchild.org/kyitsel-ling-education-center/>. HH The Dalai Lama laid the foundation stone for Kyitsel-ling on 21 November 1997 and it was officially inaugurated by Ven. DG Khochhen Rinpoche, the president of the Tibetan community at Clement Town on 10 July, 1998. Kyitsel-ling is today a home to a hundred needy Tibetan children that receive an excellent education there. Over the past 15 years, it has been of service to hundreds of Tibetan children and we know that it will continue to touch thousands more.

Running almost parallel to our work with the founding of Kyitsel-ling has been our sponsorship program, which connects interested persons here in the West with needy Tibetan children in exile. This has certainly been one of our most successful and meaningful programs and I'll come back to it after these brief summaries of a couple of our key programs.

In 2005 we started a sponsorship program for destitute Tibetan elders living in exile. These elders are the generation whose lives have been the most affected by their exile. These folks were brought up in Tibet and were the first to leave their land and culture. They faced many challenges in a new country with a different climate, language and culture. They are the holders of the memories of Tibetan culture in Tibet. Some of them have lost all of their family and live alone and impoverished. Our sponsorship dollars provide them with money for food, clothing, medicines and most important some dignity at this time of their lives.

The preservation of the Tibetan culture is also a major aim of TCEF and we try to promote awareness of the treasure of Tibetan culture and the danger of its

imminent loss. This program is two fold. We sponsor and promote cultural programs such as the Tashi Lhunpo monks, Buddhist and Tibetan cultural film festivals, yearly Losar celebrations (Tibetan New Year), music performances with Tibetan artist collaborating with local musicians and speaking tours about Tibet. The other facet of our program brings talented Tibetan artists from their communities in exile here to the United States where they have done exhibitions and presentations to a wide audience.

In short, TCEF strives to preserve the Tibetan culture, to educate its children, and to be of service to the Tibetan community in exile. Today, for the Deer Creek Corporate Services' circle of contacts, I want to focus on our children's education sponsorship program because it is so close to my heart and deeply connected to my own life. I escaped with my family from Tibet in 1959 and we became penniless refugees in a foreign country. I was only a child then - but through the efforts of HH The Dalai Lama, five Danish 'aunties' sponsored my primary education and then later they passed on the baton of support to a Swiss gentleman who helped me in high school. The education that I received gave me the tools to overcome all the circumstantial disadvantages of my birth and took me all the way to the Education School at Harvard. As Executive Director at TCEF, I now have a wonderful opportunity to 'recycle' some of the kindness that I was privileged to receive.

Just as it made all the difference in my life, I feel strongly that education can make every difference in the lives of the children that we help. The children that my friend Michael and Deer Creek support is a good example. Deer Creek has been sponsoring the education of two children and a Tibetan elder now for several years. Both the sponsored children belong to a remote border area village called Zuluk in the Indian state of Sikkim. The entire region is very rural, backward and poor. Many of the children that we help there including Pempa and Kunsang (Deer Creek sponsored children) are the very first in their entire generation of families to ever attend school! Both these children, armed with the Deer Creek sponsorships stay at Kyitsel-ling Tibetan Children's Education Center and attend the local Tibetan settlement school. With luck, diligence and the continued support, these children now stand every chance of overcoming the circumstances of their birth!

Over the past ten years, we've made over 500 sponsorship connections - and sent close to 500,000 dollars in sponsorship funds to benefit Tibetan children and elders. Much of this was possible due to the great support from friends like Michael, who apart from being a major TCEF sponsor has also served on our board now for over fourteen years!

Motivated by our desire to help and the success that we've enjoyed, we're trying to reach out to children in new locations. A few years back to we started this campaign to help the children at Zuluk, Sikkim. The Sikkim sponsorship was done in partnership with Lama Paljor - a remarkable Tibetan monk and social activist who started an educational hostel called Sukhavati to give the children from this remote area an opportunity at education. More information on this program is available at: <http://www.tibetchild.org/sukhavati-educational-hostel/>

This year we began collaboration with the Department of Education (DOE), Central Tibetan Administration, Dharamsala to find sponsors for Tibetan children in Arunachal Pradesh. Till very recently HH The Dalai Lama headed the Central Tibetan Administration. The DOE oversees the education of all Tibetans in exile. More information on their work is available at: www.tcewf.org. We're also committed to finding sponsors for needy children from the very remote areas of Zanskar in Ladakh. Another amazing Tibetan monk called Geshe Yonten has devoted his life to providing education access to children from the most remote areas of Ladakh like Zanskar. Richard Gere has done the narration for a powerful DVD on this monk's mission called Journey from Zanskar. TCEF will be partnering with Geshe Yonten on the Ladakh sponsorships.

So as you can see, we're excited about the possibilities to help in areas where there are real needs, but also have our work cut out for us. That is why today, I want to thank Michael for being a friend, a TCEF sponsor and board member and for giving me this opportunity to reach out to the Deer Creek community. If you've ever felt any empathy for the plight of the Tibetans and want to do something for the Tibetans and their culture, please support our work. Please visit our site at www.TibetChild.org and also feel free to contact me at tcef@mt.net with any questions at all.
- Karma Tensum, Executive Director, TCEF