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Lincoln County Credit Union and Park Side Financial Credit Union Announce Application for Merger

Libby, MT and Kalispell, MT — December 15, 2025 — Lincoln County Credit Union (LCCU) and Park Side Financial Credit Union (Park Side FCU) today announced that they have formally applied to merge, marking an important step toward strengthening local, member-owned financial services for communities across Western Montana.

If approved by regulators and the members of Lincoln County Credit Union, the merger will combine two financially strong, community-focused credit unions with a shared commitment to local access, expanded services, and long-term sustainability for members in Libby, Troy, and surrounding communities.

“This decision is about securing the future for our members and the communities we serve,” said Lindsay Beaty, President and CEO of Lincoln County Credit Union. “By partnering with Park Side Financial Credit Union, we are creating greater opportunity: more products, more services, more lending capacity, while preserving the local presence and values that matter most to the people of Libby and Troy.”

Park Side Financial Credit Union brings expanded digital capabilities, a broader lending portfolio, and a branch network needed to serve members and communities over the long term.

“This is a partnership built on alignment and purpose,” said Jeremy Presta, President and CEO of Park Side Financial Credit Union. “Together, we will be even better positioned to serve Western Montana as the best place to get a loan; whether that’s for a home, a vehicle, or a major life milestone. Stronger together isn’t just a phrase; it’s a commitment to our members’ financial success.”

Both credit unions emphasized that local service and community commitment remain central to the merger’s intent.

“Lincoln County Credit Union has always existed to serve Libby and Troy, and that commitment does not change,” said Beaty. “This merger is about stewardship: protecting what our members have built while ensuring the credit union remains strong, relevant, and locally impactful for decades to come.”

Similarly, Park Side’s leadership highlighted the importance of honoring local roots while expanding opportunity.

“We believe deeply in community-based banking,” said Presta. “This partnership allows us to extend Park Side’s service area while respecting Lincoln County’s legacy. Together, we can deliver more value, more access, and more stability for members throughout Western Montana.”

If approved, members of Lincoln County Credit Union would gain access to expanded products and services, enhanced digital tools, additional branch locations, and increased lending capacity; all while maintaining a continued physical presence and focus in Libby and Troy.

The proposed merger is subject to regulatory approval and a vote of approval by the members of Lincoln County Credit Union. Additional information will be shared with members as the application review process moves forward.

About Lincoln County Credit Union

Lincoln County Credit Union (\$175 million in assets; two branches) is a member-owned financial cooperative serving Libby, Troy, and surrounding communities in Western Montana, committed to providing trusted, local financial solutions and personalized service.

About Park Side Financial Credit Union

Park Side Financial Credit Union (\$378 million in assets; eight branches) is a member-owned, community-focused financial institution serving Montana with a mission to help members achieve financial well-being through strong relationships, innovative services, and responsible growth.

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