

the Valley Experience

First Mortgages – We Make it Easy

Purchasing a home is one of the most important financial decisions you will ever make. Valley offers a range of mortgage options to suit your goals and individual needs. We will answer all your questions and help make the mortgage process fast and easy. Visit valleyfcu.com for a convenient online application. For more information or to get pre-qualified, call our mortgage department today.

Second Mortgage Loan

Valley also offers Second Mortgage loans with a fixed rate of interest. With a Second Mortgage you will receive the cash in a lump sum when your loan closes. This product offers a fixed monthly payment over a period of time. Use the equity in your home to do some improvements, pay for a wedding, college tuition, or take a much needed vacation. This loan is ideal for that large one-time expense that can be paid back over several years.



Refinance Your Mortgage

Since rates are at an all-time low, refinancing your home mortgage can be a smart move. It can give you greater financial security and flexibility and offer you a wealth of benefits. Depending on your goals, you may be able to: lock in a fixed rate if you currently have an adjustable rate, lower your payment, pay off higher rate debt, shorten the term of your loan, or finance home improvements. Check it out, what do you have to lose?

(HELOC) Home Equity Line of Credit

It is time to let your home's value work for you. A Home Equity Line of Credit (HELOC) is a mortgage loan that offers a revolving line of credit using the equity in your home as collateral. You may 'draw' on the line of credit for a period of 5 years. The rate is variable and may change semi-annually. This loan gives you the ability to access the credit whenever it is necessary. You can take it in one lump sum, or just use it as you need it.

Annual Meeting



You are invited to attend the Annual Meeting at the **Billings Hotel & Convention Center**. It is scheduled for Tuesday, April 26 beginning at 2:00. The room is located just off the main lobby. After a short business meeting (where we hand out lots of door prizes), we ask that you stay and enjoy some refreshments. Members will also receive a free gift.

We'll see you at the Billings Hotel & Convention Center!

Easter Egg Hunt Saturday, April 23

Join us for the Annual Easter Egg Hunt scheduled for **Saturday, April 23 at the King and Heights branch locations. Doors open at 10:00 with the hunt beginning at 11:00.** This is also a terrific opportunity to open your child's youth account as the branch will be open during the hunt. Just make sure to bring in the child's social security card.

Columbus members: Have your picture with live bunnies on Friday, April 22 from 9:00 – 10:30 and receive a free goodie bag.

Roundup members: Have your picture taken with the Easter Bunny on Friday, April 22 from 1:30 - 3:00 and receive a free goodie bag.



Celebrate Our Youth

April 18 - 22 is National Credit Union Youth Week. Celebrate with Valley by opening a youth account for your children or grandchildren. Each youth account opened with a minimum deposit will receive a free gift.

For this week only, we're offering a 12-month youth certificate with \$100 minimum and maximum investment for 8.30% apy*. This is an excellent opportunity to teach your child the benefit of saving.

*Rate is 8.00%. Minimum and maximum investment is \$100. Parent or legal guardian must sign on certificate. Other restrictions may apply. Limit one per child. Offer available April 18 - 22, 2011 only.

april 18 - 22

A Great Gift Idea

Visa Gift Cards are available to purchase at all branches. They are the perfect solution for a graduation or wedding present. Unlike cash, Visa Gift Cards can be replaced if they are lost or stolen. You choose the denomination from \$10 to \$500.



Dormant Accounts

We encourage you to make one or more monetary transactions on your account at least once every 12 months of your last transaction. If you have not performed a monetary transaction on your account within that time frame, it is considered dormant and you will be charged the \$5.00 fee.

Credit Card Conversion

In April we will be changing processors for your Valley Visa Credit Card. As a result, you will be receiving a Welcome Letter that will give the details of the change. Please note Important Dates included in the letter. Mid-April you will receive your new Valley Visa Credit Card. **This change does not affect your Valley Debit/Check card.**

You & Your MONEY

Join the Midland Empire Chapter of Credit Unions for a free workshop where you will learn personal financial skills that will help you make informed decisions. Each evening has a different topic. Attend all three and receive a \$50 savings bond.

You'll hear information on:

- Understanding Credit and Credit Reports
- Home Loans
- Insurance: What's right for you

**The dates are April 19, April 26 and May 3
7:00 - 9:00 pm
MSU - Billings Downtown Campus**

**Pre-registration is required.
To register contact Stacey at 655-5096.**



www.valleyfcu.com

Board of Directors

Chuck Sommers, *Chair*
Bea Ann Melichar, *Vice Chair*
Gail Neal, *Secretary/Treasurer*
Joe Giffin • Martha Checkleton

Supervisory Committee

Scott Stanaway • Joe Giffin • Kendra Freck

Mailing Addresses

P.O. Box 20417 • Billings, MT 59104-0417
P.O. Box 716 • Columbus, MT 59019
P.O. Box 218 • Roundup, MT 59072
1902 Cougar Avenue • Cody, WY 82414

Billings

1541 Custer Ave • 656-9100 or 1-800-735-6803
Lobby: 9-5:30 Mon-Fri
Drive-Up: 7:30-6 Mon-Fri, 9-1 Sat

1445 Main St • 656-9100 or 1-800-735-6803
Lobby: 9-5:30 Mon-Fri
Drive-Up: 7:30-6 Mon-Fri, 9-1 Sat

3025 King Ave W • 656-9100 or 1-800-735-6803
Lobby: 9-5:30 Mon-Fri
Drive-Up: 7:30-6 Mon-Fri, 9-1 Sat

207 N Broadway • 656-9100 or 1-800-735-6803
Lobby: 7:30-4:30 Mon-Fri

Cody

1902 Cougar Avenue • 307-587-2274
Lobby: 9-5 Mon-Fri
Drive-Up: 8:30-5:30 Mon-Fri

Columbus

400 E Pike • 656-9100, option 7
Lobby: 9-4 Mon-Thu, 9-5 Fri • Walk-Up: 8:30-5 Mon-Thu, 8:30-5:30 Fri, 8:30-12 Sat

Roundup

216 8th Ave E • 323-2442
Lobby: 9-5 Mon-Fri • Drive-Up: 8-5 Mon-Fri, 9-12:30 Sat

Valley Notes

Safe Deposit Box Renewal

Reminder: The annual fee for safe deposit boxes will come out of your designated account on May 1.

Holidays - Closed

Memorial Day: Monday, May 30, 2011

