

the Valley Experience

Women's Run



Valley employees, friends and family participated in the Women's Run in May.

Heart & Sole Run



Employees and board members enjoyed participating in the Heart & Sole run.

Strawberry Festival



Valley and MSU-Billings co-sponsored the children's activities at the Strawberry Festival.

Supervisory Committee Member

Valley has an opening for a Supervisory Committee Member. This is a voluntary position for a term of one year.

The Supervisory Committee is responsible for audits, oversight and verification of the member's accounts according to The Federal Credit Union Act and regulations.

You must be a Valley CU member in good standing to serve on this committee.

For questions, responsibilities and qualifications, please contact Deby Murch at 655-5062.



Welcome Cody Members!

We would like to welcome all of our members from Cody Schools FCU. With the recent merger of data processing systems, you are now able to take advantage of all the products and services Valley offers. This includes the locations, drive-ups, and ATM machines in Billings, Columbus and Roundup. For further details visit the website at valleyfcu.com.

Low Loan Rates! EASY APPLICATION PROCESS!

Your credit union is the best place to borrow money! To prove it, we will reward you for telling your friends and family members about the great loan values available. So, when you refer a friend or relative to us and they get a loan, we'll give you both cash!*



up to **\$50** Cash FOR YOU!

up to **\$100** Cash FOR YOUR FRIENDS!

Earn the following rewards:

\$5,000 – \$9,999
\$10,000 – \$19,999
\$20,000+

\$50 to borrower / **\$25** to you
\$75 to borrower / **\$35** to you
\$100 to borrower / **\$50** to you

Debit (Check) Card Notice



Due to the high levels of debit (check) card fraud, Valley has developed new guidelines for debit card purchases. We have separated the states into categories according to the risk levels. If you are planning to travel outside of the "home region" we ask that you call to let us know where and for how long. By doing so, we can assure you that there will be no interruptions in service due to any suspicious activity on your account. If you have any further questions, feel free to call us at 656-9100.

HOME REGION MT, WY, CO, ID, ND, SD, OR, WA and UT

If a card is swiped and used as a signature based transaction or used at an online merchant who is based in any of these states, the transaction should be accepted like normal. Any PIN based transactions should not be affected.

BLOCKED STATES FL

(subject to change)

If a card is swiped and used as a signature based transaction or used at an online merchant who is based in this state, the transaction will be denied. Any PIN based transactions should not be affected. We can allow access to these states on a case-by-case basis.

ALL OTHER STATES AL, AK, AZ, AR, CA, CT, DE, DC, FL, GA, HI, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NV, NH, NJ, NM, NY, NC, OH, OK, PA, RI, SC, TN, TX, VT, VA, WV, WI

If a card is swiped and used as a signature based transaction or used at an online merchant who is based in any of these states, and the transaction is over \$99, it will be reviewed a second time and be determined as to whether or not it's fraudulent. Any PIN based transactions should not be affected.

FOREIGN COUNTRIES All countries outside of the US

If a card is swiped and used as a signature based transaction or used at an online merchant who is based in a foreign country, and the transaction is greater than \$99, it will be reviewed a second time and be determined as to whether or not it's fraudulent. Any PIN based transactions should not be affected.

MEMBER ACTION

The best thing for you to do; call us and let us know where you will be traveling. By doing so, we can assure that there will be no interruptions in service. Thank you.

NEW GUIDELINES



www.valleyfcu.com

Board of Directors
 Chuck Sommers, *Chair*
 Bea Ann Melichar, *Vice Chair*
 Gail Neal, *Secretary/Treasurer*
 Joe Giffin • Kendra Freeck

Supervisory Committee
 Scott Stanaway • Joe Giffin • Kendra Freeck

Mailing Addresses
 P.O. Box 20417 • Billings, MT 59104-0417
 P.O. Box 716 • Columbus, MT 59019
 P.O. Box 218 • Roundup, MT 59072
 P.O. Box 1268 • 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



We Know You Can't Resist!

Clip this coupon to initiate the referral process, and we'll take care of the rest! When the loan closes, we'll put the money in your savings account.

I would like to introduce:

Name: _____

Phone Number: _____

Referred by:

Name: _____

Phone Number: _____



FOR CU USE ONLY:

Borrower Acct # with suffix: _____ Loan Amount: \$ _____

Date: _____ Amts. Paid: Borrower \$ _____ Member \$ _____

Route coupon to Marketing Department. Disburse funds from G/L Acct: 272.500

*Must present coupon at time of application. Not to be combined with other offers or promotions. Limited time offer. Based on approved credit. Certain restrictions may apply. Does not include First Mortgage, Share Secured, Line of Credit or Visa Credit Card loans. Management reserves the right to discontinue this offer at any time without prior notice. Federally insured by NCUA. Equal Housing Lender.