

Valley

Federal Credit Union

valleyfcu.com

Fourth Quarter 2011



Holiday Loans

great low rates

Looking for some extra cash this Holiday Season??

No Collateral.....No Problem!

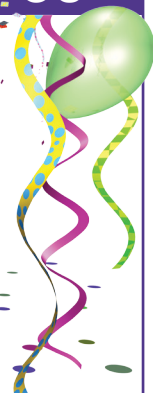
Let Valley help you by offering our ever popular 12-month Signature Loan during November and December ONLY. Don't miss out on our fantastic low rates!

Apply at any of our locations or visit valleyfcu.com to apply online!

book your party at VFCU

got space?

Book your next party with us!! We have plenty of space available in our Valley Building located in the heart of Downtown Billings. Great for reunions, weddings, meetings and parties. Call Steve Bruggeman at 406.655.5095 to reserve your party today!



VISA Gift Cards

Easy to wrap. Easy to give.



Give the perfect gift for that hard-to-buy person! They can be used anywhere VISA is accepted. If they are lost or stolen they can be replaced.

Visa gift cards are available in any amount from \$10 to \$500. Purchase yours at any branch location today.

\$10 up to \$500

Welcome Cody Staff

Michelle Simoneau has been with Cody Schools Federal Credit Union for over 10 years! Michelle is continuing her career with Valley Credit Union as a Senior Account Executive.

Kay Bessey is a new part-time employee that will be assisting with loan processing.

Lorie Kunz is our newest Account Representative and will be available to assist you with all your banking needs!

Theresa "T" Schlappi will be there to greet you with a smile on our teller line.

Heather Laber has been with the Valley for over 3 years and has been working at the Cody Branch since February 2011.

Please welcome them all to our Credit Union family!



Valley employees had an amazing time helping decorate rubber ducks with the kids! All monies raised for this event support Big Sky Senior Services which help raise funds to support the Prevention of Elder Abuse Programs.

MISSION STATEMENT:

To be the primary financial institution of its members by providing quality and competitive services.

Message from our President

C.H. STEELE

I have been recently reminded that "When one door closes in life, other doors open to new and exciting adventures."




It is my expectation that this is what will be happening with your new CEO. They will carry VFCU forward into the future with a strong conviction and purpose.

Valley has a very strong core with its current management and staff. We were recently informed that Valley's report card, compared to other credit unions of like size, is one to be very proud of.

This has been the best job of my career. Thanks for the memories. The very best to you and yours in the future.

Get into the GREEN SCENE

When it comes to protecting the environment, every little bit helps. Valley is getting into the GREEN scene and you can help in many ways.

-  **Sign up for V-Statements** at valleyfcu.com. It's a more secure and eco-friendly way to receive your statements.
-  **Direct deposit your paycheck** to save a trip to the branch and save fuel.
-  **Use BillPayer to pay your bills..** This eliminates checks and using stamps and envelopes.

Thank you for your efforts by joining Valley to **get into the GREEN SCENE!**

Sign up at valleyfcu.com

Skip-A-Payment

Eliminate your stress this Holiday season and skip your loan payment! Just return the enclosed coupon and we will take care of the rest!



valleyfcu.com

Board of Directors

Chuck Sommers, *Chairman of the Board*
Bea Ann Melichar, *Vice Chair*
Gail Neal, *Secretary/Treasurer*
Kendra Freeck

Supervisory Committee

Scott Stanaway

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



Valley Notes

Holidays – Closed

Columbus Day: Mon., October 10*
Veterans Day: Fri., November 11*
Thanksgiving: Thurs., November 24
Christmas Eve: Sat., December 24**
Christmas Day
Observed: Mon., December 26
New Year's Eve: Sat., December 31**

*The Billings drive-ups/walk-ups will be open from 7:30 am - 1:00 pm. The Columbus walk-up will be open from 8:30 am to 12:00 noon and the Roundup drive-up will be open from 9:00 am to 12:30 pm.

**On Christmas Eve and New Year's Eve, the Billings drive-ups/walk-ups will be open from 9:00 am - 1:00 pm. The Columbus walk-up will be open from 8:30 am to 12:00 noon and the Roundup drive-up will be open from 9:00 am to 12:30 pm. The 24-hour ATMs are also available for your convenience.

2012 Calendars

Our 2012 Calendars have arrived!! Stop in at one of our 7 locations and get yours today. (while supplies last)

New ATM Location

For your convenience, Valley has a new ATM located at 1551 Zimmerman Trail in the Ace Hardware parking lot.

Changes in Fees Notice

Effective December 1, 2011

NSF Fee.....	\$27
Stop Payment Fee.....	\$27
Legal Collection Fee.....	\$50