



Win an iPad 2

Sign up for V-Statements and you will automatically be entered to win an iPad 2!
The drawing will be held, February 3rd, 2012.

IMPORTANT INFORMATION REGARDING YOUR MEMBERSHIP SAVINGS

Effective April 1, 2012, your membership savings account will no longer be considered a transactional account. What does this mean to you? You will no longer have unlimited access to your savings account. Non-transactional accounts are limited to **six (6) withdrawals per month, which include debit card transactions, ACH payments, transfers by phone, via internet or by the system to cover insufficient funds.** In person withdrawals are unlimited. If you currently have only a savings with Valley and use a debit card, or would exceed the six withdrawals a month, we would ask that you open a checking account (which is considered a transactional account) so your debit card will remain active and we can continue to provide you with the best possible service. Please contact your local Branch if you have any questions.

NOTICE TO PARK COUNTY WYOMING MEMBERS

Valley is proud to be serving Park County members and as we begin to learn more about the community and its members we want you to keep an eye out for the many exciting changes coming in the next few months. One change that has taken place and you need to be aware of is for Internet banking users. [Please note that CSFCU@tritel.net is no longer available as of January 1, 2012.](mailto:CSFCU@tritel.net) To access all your banking needs please use valleyfcu.com. If you have any questions regarding this change please call 307.587.2274.

Get Financially Fit for 2012

Visit valleyfcu.com
for details on
our latest debt
consolidation and
credit restoration
loans!



Attention Billpayer Users

Make your Valley loan payments through our Internet Banking (V-Net) using the Account Transfer or Scheduled Transfer options. No need to set it up in V-Net Billpayer as it may take 3-5 business days to receive payment.

It's FAST. It's EASY.

MISSION STATEMENT:

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

Valley is Buck Wild for Books

In the holiday spirit, volunteers from Valley, Volunteers Of America (VOA), and Newman School handed out special gifts to the students at Newman Elementary in Billings before the Thanksgiving vacation.

Thanks to our partners, Scholastic books and VOA, nearly 260 children left for their Thanksgiving vacation at Newman Elementary with 2 books each!

Newman Elementary Principal, Travis Niemeyer, said "Offering books are the gifts that truly keep on giving. Those are books that go home, get passed on to families, brothers and sisters." Niemeyer said the first 'Buck Wild for Books' event was a success, and he hopes it will continue for years to come. "The whole idea is to put books in kids' hands. We were fortunate to be chosen right here at Newman Elementary by Valley Federal Credit Union and Volunteers Of America."

Valley Creates Alliance with Ameriprise Financial & Christensen, Shy & Associates

Valley Federal Credit Union is pleased to announce our alliance with Ameriprise Financial and Christensen, Shy & Associates to make available investment and financial planning services to credit union members.

Are you looking for ways to reach your financial goals in today's volatile market? Whether you're saving for retirement, college for your kids, home improvement, travel, or other needs and dreams, you may be unsure about what to do next or whether you can do anything at all. That's where Christensen, Shy & Associates can help. Working with you, they'll take the time to understand every aspect of your current financial situation, listen to your dreams and aspirations, and explain your options to help you make informed choices. Together, they can find solutions that fit your needs.

Please call Tim Christensen or Dudley Shy at (406) 655-9228 with any questions you have regarding investment and financial planning services.

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Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Investments are not insured by the NCUA or any other financial institution, are not deposits or other obligations of the financial institution, are not guaranteed by the financial institution, and are subject to risks, including possible loss of principal. Ameriprise Financial and Valley Federal Credit Union are not affiliated.

New Branch Manager

Please welcome our new Branch Manager in Cody, Wyoming.

We would like to welcome Jeff Parsons to our Valley family! Jeff and his family have lived in Cody, Wyoming for the past 20 years. Jeff has been working in the Real Estate business for 14 years. He has returned to his roots... the financial industry. We are delighted to have him as part of our team!

Welcome Jeff!!

Jeff Parsons

Turbo Tax Online

We at Valley strive to add convenience and value to your membership with us. That's why we are once again, offering TURBO TAX ONLINE through our Internet banking (V-Net) @ valleyfcu.com. It fills out the correct forms and even does the math for you! Calculations are 100% guaranteed. To get started, visit valleyfcu.com today!



Annual Meeting



You are cordially invited to Valley's Annual Meeting! Please join us Tuesday, April 17th, 2012 at the Billings Hotel and Convention Center, 2:00 pm. Register for door prizes and refreshments will be served. Hope to see you there!

April 17th



valleyfcu.com

Board of Directors

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

Supervisory Committee

Scott Stanaway
Wes Oja
Martil Scheckleton

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

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

Cody, WY

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

