

2nd Quarter | 2017

YOUR FINANCIAL EDGE

IT'S THE RIGHT
MOVE



CREDIT UNION YOUTH MONTH YOUTH CERTIFICATE RATE SPECIAL

12% APY*

\$100 Minimum & Maximum
12 Month Term**

valleyfcu.com

- ◆ Unprecedented youth certificate rate (under the age of 18 to qualify)
- ◆ Only available during the month of April
- ◆ \$100 certificate (maximum and minimum)
- ◆ Earns at 12% APY*!
- ◆ 12 month term**

Ask about it today!

*APY=Annual Percentage Yield **Penalty for early withdrawal. Promotion ends April 30, 2017.

 Like us on
Facebook



Valley
FEDERAL CREDIT UNION

HOME EQUITY LINE OF CREDIT (HELOC) SPECIAL

Origination Fee **WAIVED**

HELOC AT
1.99% APR*
for the first 6 months

&

AS LOW AS
4.00% APR**
after 6 months

Make Your Move:

Start with Valley. Let the equity in your home work for you. Our Home Equity Line of Credit (HELOC) can be used for home improvements, major purchases, debt consolidation and much more!

- **Low monthly payments - 1% of the amount advanced**
- **May be tax deductible, please consult a tax advisor**

APPLY TODAY

*APR=Annual Percentage Rate. After 6 months, rate on your loan will revert to the standard variable rate for a Home Equity Line of Credit (HELOC) as low as Prime Rate, which was 4.00% on April 1, 2017. The maximum interest rate will not exceed 17.99%.

**Rate of 4.00% applies to LEVEL A+ Members ONLY.

All loans subject to credit approval. Other closing costs will apply. May be tax deductible, please consult a tax advisor.

Minimum \$25 savings account required.



SHRED-A-THON

Brought to you by the Midland Empire Chapter of Credit Unions.

Bring your unneeded, confidential documents to be shredded. All donations will go to support the Ramsey Keller Memorial.

This event is open to the general public.

Saturday, April 22 10am - 2pm Big Sky Federal Credit Union
990 Grand Ave Billings, MT 59102

ANNUAL MEETING

Where: Red Lion Hotel & Convention Center (formerly Billings Hotel & Convention Center)

When: Tuesday, April 25th @ 5:30pm

Tickets: FREE! Available at any of our 8 locations.

Admittance to the event requires a ticket.

We invite you to attend our annual meeting to learn more about your credit union. Join us for refreshments, prize giveaways and more. *Must be present to win. Employees not eligible for drawing.*

REWARD YOUR WHOLE FAMILY

REWARDS
CHECKING

2.00% APY¹

REWARDS
SAVINGS

.50% APY²

- No minimum balance
- Monthly qualifications are easy to meet³

IT'S A
REWARDING MOVE

1: For balances up to \$10,000. Balances over \$10,000: .05% APY. Not meeting qualifications: .05% APY. Rates may change after account opening. Fees may reduce earnings. \$50 required minimum opening deposit. APY is accurate as of January 10, 2017.

2: For balances up to \$20,000. Balances over \$20,000: .25% APY. Not meeting qualifications: .05% APY. Rates may change after account opening. Fees may reduce earnings. APY is accurate as of January 10, 2017.

3: Have at least 15 debit card purchases post. Have at least 1 automatic payment or direct deposit. Receive statements. Access online banking. APY = Annual Percentage Yield. Certain restrictions apply.



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NEW HEIGHTS BRANCH MANAGER

Meet Christy Fleming, our new Heights Branch Manager, and her wonderful staff.



Christy Fleming has been with Valley Federal Credit Union for eight years. She started on the teller line and also worked in marketing for a little bit before becoming an account rep, the position she's held for the last three years.

This spring marks an exciting new chapter in Christy's career with Valley as she has recently been named manager of our Heights Branch. "I have

spent most of my eight years with Valley in the Heights, so becoming the manager of a branch I know so well and love is a great privilege," Christy says. "I love being able to see all my members and build relationships with them on a daily basis. I know my members well and I have become that familiar face to a lot of them."

Christy appreciates that Valley values their employees and treats them well. She is also proud that Valley offers members a personal experience every time they come in. "Members get to see the same friendly employee faces each time they visit," says Christy. "And, since most of our employees have been with Valley for a long time, they also know our members when they walk through our door."

When she's not busy working at Valley, Christy focuses on her two amazing kids – a daughter in college in Bozeman and a son in high school who is busy with his social life and sports most of the time. She's a very active person and enjoys golfing, working out and playing softball. She is actually the captain of Valley's team! During the summer, Christy loves to camp, swim and be outside. She also loves to read and is a huge Denver Broncos and MSU Bobcats fan. "Spending time with my friends and family is so important to me," Christy says. "I also love to travel and see new things."

Christy encourages people to get started on solid financial footing when they are young. "If I could give one piece of financial advice, it would have to be: Start young with good spending habits and choices," she says.

Congratulations on being named manager of our Heights Branch, Christy! We can't think of better hands to entrust our employees and members in.

YOUR LOCAL CREDIT UNION, YOUR WAY

- Community Invested
- Enhanced Mobile Banking
- Personalized Service

Find Out More!

IT'S THE RIGHT
MOVE



MEMBERS ON THE MOVE!

From value-added services to the latest in mobile products, Valley Federal Credit Union is founded on the promise to provide accommodating, personalized and local service to our members. We invite you to explore our latest products and services. As a valued member, we want to ensure you're taking full advantage of your membership.

COLUMBUS BUSINESS EXPO

Cheryl and her staff always enjoy visiting with their members at the Business Expo. Thanks to everyone who stopped by our booth! Lucky winner for the BBQ set drawing was Hope Guptill! See you all next year!



PROPERTY INSURANCE REMINDER

If you have a loan with real estate as collateral, it is your obligation to maintain insurance on that property.



Give a Hoot About Saving™

CREDIT UNIONS CELEBRATE YOUTH™



Teach Your Little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent *Wall Street Journal* article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.

Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

Open a youth savings account at Valley Federal Credit Union. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now! Stop in at one of our eight locations to pick up a fun poster for your child to color! And, if they bring their masterpiece back to Valley, they will receive a special gift!



VALLEY CARES FOR KIDS AND THE COMMUNITY



PROUD SPONSOR

Valley has been a proud sponsor for the Alberta Bair Theater (ABT) Education Series for over four years. During the school year, ABT presents specially designed matinees for students and schools at discounted prices. All of the performances represent a global spectrum of cultural art forms. Each show is recommended for certain grade levels from pre-kindergarten to grade 12. The ABT welcomes all public, private and home schools – as well as the general public – to their student matinee performances. Learn more about all the ways Valley Cares for Kids!

GET ONLINE AND IN THE KNOW!

VALLEY HAS BEEN BUSY.

Stay in the know and find out what Valley has been up to by checking out our Facebook page! Follow us and begin receiving posts regarding most recent scams, what's trending in the financial industry, how to protect yourself and your family from identity theft, our community involvement and much more!



ONLINE BANKING ENHANCEMENT

As we continue to update our functionality within online banking, you may notice that your transaction descriptions will be enhanced with more in depth details. For security purposes, we are **now requiring that you change your password every 90 days.**

MAILING ADDRESSES

PO Box 20417 • Billings, MT 59104
PO Box 716 • Columbus, MT 59019
PO Box 218 • Roundup, MT 59072
PO Box 1268 • Cody, WY 82414

BILLINGS, MT 5 locations

1541 Custer Ave
656-9100 or 1-800-735-6803
Lobby: 9-4 Mon-Thur, 9-5 Fri
Drive-Up: 7:30-6 Mon-Fri,
9-1 Sat

1445 Main St
656-9100 or 1-800-735-6803
Lobby: 9-4 Mon-Thur, 9-5 Fri
Drive-Up: 7:30-6 Mon-Fri,
9-1 Sat

3025 King Ave W
656-9100 or 1-800-735-6803
Lobby: 9-4 Mon-Thur, 9-5 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

2955 Grand Ave
656-9100 or 1-800-735-6803
Lobby: 9-4 Mon-Thur, 9-5 Fri
Drive-Up: 7:30-6 Mon-Fri,
9-1 Sat

COLUMBUS, MT

400 E Pike
290-1755
Lobby: 9-4 Mon-Thur, 9-5 Fri
Walk-Up: 8:30-5 Mon-Fri,
9-12 Sat

ROUNDUP, MT

216 8th Ave E
323-2442
Lobby: 9-4 Mon-Thur, 9-5 Fri
Drive-Up: 8-5 Mon-Fri,
9-12 Sat

CODY, WY

1902 Cougar Ave
307-587-2274
Lobby: 9-5 Mon-Fri
Drive-Up: 8:30-5:30
Mon-Fri, 9-12 Sat

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BOARD of DIRECTORS

REG GIBBS, *Chairman of the Board*
CHUCK SOMMERS, *Vice Chair*
KENDRA FREECK, *Secretary/Treasurer*
BEA ANN MELICHAR
WES OJA

SUPERVISORY COMMITTEE

SCOTT STANAWAY, *Chairman*
ANN ADAIR
DALE HAARR, JR
WES OJA

HOLIDAY CLOSINGS

All branches will be closed on the following days:

MEMORIAL DAY: Monday, May 29th

VISION: Building relationships with people in our communities.
MISSION: Uniting to achieve your dreams.

