



NEW AND IMPROVED WEBSITE

Check out our new website at valleyfcu.com

We are still the same Credit Union you know and trust. We just got a whole new look!

NEW FREE ONLINE FINANCIAL MANAGEMENT TOOL

Valley is excited to announce that we now offer FinanceWorks. FinanceWorks is a personal financial management tool that allows you to view your complete financial picture in one place. Powered by Quicken.

What it does for you:

- View and manage your financial relationships in one convenient location.
- Tracks spending and allows you to create your own personal budget.
- Saves time, as you use one location to view checking, savings, credit cards, loans and investments from over 16,000 financial institutions.

PLUS: PURCHASE REWARDS

Purchase Rewards enables you to receive cash rewards on goods and services that you already buy today.

NEW CHECKING ACCOUNTS

Valley wants to make sure there's something for everyone! That's why we are now offering several different options for your checking account needs.

BASIC CHECKING

Enjoy the convenience of a basic checking account.

STUDENT CHECKING

Students 25 years and under will have the opportunity to earn interest on their checking account.

CLASSIC 55 CHECKING

Valley provides a package of benefits for members who have reached the age of 55.

PREMIER HIGH RATE CHECKING

This account is designed for individuals who normally keep a higher minimum balance. Rates are based on tiered balances.

OPPORTUNITY CHECKING

This account provides you an opportunity for a checking account if you have been unable to open one in the past.

REWARDS CHECKING

As always, we still offer the BEST checking account in town, which pays massive interest and ATM fee refunds nationwide when you meet easy qualifications.

For more details regarding our Checking Accounts, visit our website at valleyfcu.com or feel free to visit your local branch.

NEW MANAGERS - DOWNTOWN & KING AVE



Casey Klein, formerly the Downtown Branch Manager, has been promoted to our King Ave Branch Manager. Casey has been with Valley for over 4 years and has been in the financial industry for over 11 years! He can be reached at 406.655.5019.



Aaron Wagner, formerly the Financial Service Center Supervisor, has been promoted to Branch Manager for our Downtown location. Aaron has been with Valley almost 3 years and brings over 13 years of management experience! He can be reached at 406.655.5032.

Stop by and say hi!

VALLEY'S PROMISE...

OUR VISION STATEMENT | Building beneficial lifelong relationships with everyone we serve

OUR MISSION STATEMENT | Working to provide solutions that meet your needs and achieve your dreams

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
Marti Scheckleton

Mailing Addresses

PO Box 20417 • Billings, MT 59104-0417
PO Box 716 • Columbus, MT 59019
PO Box 218 • Roundup, MT 59072
PO 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 Ave • 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

THE VALLEY

THIRD QUARTER | 2012

PROMOTIONS



FIRST MORTGAGE

2.99% APR WITH NO CLOSING COSTS!***

*If loan is paid in full in 24 months or less, reimbursement of closing costs will apply. **Annual Percentage Rate. Maximum loan to value 80%. Must have checking account with direct deposit or without checking account your closing costs would be under \$750. Other terms and rates are available. Limited time offer. Rates shown for A/A+ credit.



FIXED HOME EQUITY LOAN

WITH NO CLOSING COSTS!*

Consolidate your bills, pay off your 1st mortgage, or start your home improvement projects with a Fixed Home Equity Loan. Rates as low as 3.99% APR.**

*If loan is paid in full in 24 months or less, reimbursement of closing costs will apply. **Annual Percentage Rate. Minimum loan amount \$10,000. Maximum loan is up to 80% loan to value. Other rates and terms up to 180 months are available. Limited time offer. Rates shown for A+ credit.



LOWER YOUR AUTO RATE

PLUS GET CASH BACK!

Save hundreds or even thousands over the life of your loan. Valley wants to lower your current vehicle rate that's financed at another institution. Plus PAY YOU 1%* back in CASH!

Based on approved credit and term. *Cash back applies to loans \$5,000 or greater, term of 48 months or longer with maximum rebate of \$300. Additional restrictions may apply. Current Valley loans are not eligible.

MEMBERSHIP IS EASY | 800. 735. 6803 | VALLEYFCU.COM
BILLINGS | CODY | COLUMBUS | ROUNDUP



NCUA



THIRD QUARTER EVENTS

RUBBER DUCK REGATTA

Valley once again supported this year's Rubber Duck Regatta. The employees enjoyed helping the kids decorate their rubber ducks!! Funds raised help support Big Sky Senior Services which help fund the Prevention of Elder Abuse Programs.



MUSTANGS BASEBALL SEASON

Valley was proud to sponsor for "Girls Night Out" at the Billings Mustangs games. Valley employees enjoyed handing out all the 'freebies' before each game. Be sure to stop by next year and be part of the fun!



ALBERTA BAIR PARTNERSHIP Tuesday, August 14, 2012

Alberta Bair Theater announces the Valley Federal Credit Union Education Series on Tuesday, August 14, 2012 at 9:00 a.m. This series provides arts education opportunities to more than 26,000 school children from Billings, northern Wyoming and the surrounding region, as well as Master Classes from nationally recognized performers, continuing education classes for teachers, community workshops and lectures.

"Valley Federal Credit Union's commitment of \$10,000 annually will ensure that students and community members have outstanding opportunities to experience live performing arts in the region," says William Wood, Executive Director of Alberta Bair Theater.

Because of budgetary constraints, many schools have reduced or cut arts education in their curricula. The Valley Federal Credit Union Education Series will fill this gap.

"Valley Federal Credit Union believes creativity sparks innovation and what better way to fire the imagination of youth than supporting this phenomenal program put on by Alberta Bair Theater. We are both honored and proud to be the on-going sponsor of this program," says Michael J. Silvers, CEO of Valley Federal Credit Union.

Michael J. Silvers from Valley Federal Credit Union presented the check to William Wood from Alberta Bair Theater on Tuesday, August 14, at 9:00 a.m., at the Alberta Bair Theater on the corner of 3rd Avenue North and Broadway. For more information or for interviews call Jody Olson at (406) 294-5203.

HOW CONFIDENT ARE YOU ABOUT YOUR LONG-TERM SECURITY?

Addressing these six risks can help you feel more prepared for whatever lies ahead.

You spent a long time preparing for retirement. The last thing you want is to discover that your plans aren't nearly as solid as you thought. Here are six risks you need to be ready for:

- 1 Living to 100 | Living longer is great — and becoming more common. But the challenge with living longer is that your retirement fund will need to last just as long. Start by getting a better understanding of your current situation. A number of tools can help you calculate how long your savings will last, including the Retirement Planner calculator on ameriprise.com. Then, let's discuss ways to help your money support you for a lifetime.
- 2 Withdrawing too much if you're not careful about how you draw down your savings in retirement, you could deplete them early. Industry experts suggest a withdrawal rate of no more than 4% can help ensure your money lasts throughout retirement. Let's come up with a withdrawal plan tailored to you.
- 3 Rising prices | Inflation has stayed low in recent years due to the economic downturn. But it's likely to creep up again as the economy improves. Inflation, at any rate, hurts retirement savings because it reduces your purchasing power over time. Prices in the U.S. have roughly doubled every 20 years, so \$100,000 today may only be worth the equivalent of \$50,000 in 2032. Explore investments that are designed to keep up with inflation. This can help offset your cash investments, such as savings accounts and CDs, which tend to lose ground quickly to inflation because they pay lower interest rates.
- 4 Market volatility | Today's market volatility and economic uncertainty can threaten your nest egg. You need to protect what you've built. Make sure your retirement fund is spread across numerous investments and assets — so you're not overexposed to one risk.*
- 5 Health care costs | Another unknown is health care. With medical costs soaring and lifespans increasing, this is likely to be a significant part of your retirement expenses.
- 6 Unexpected events | Things can spring up any time and affect your retirement savings. You have to be financially ready for these "what ifs," even if you doubt they'll ever happen to you. We can review your insurance coverage, fill in any gaps and build a cash safety net for emergencies.

Don't let these six risks scare you. Instead, let's work together to make sure your financial plan addresses them — so you can feel confident no matter what the future brings. **Diversification helps you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Diversification and asset allocation do not assure a profit and do not protect against loss in declining markets.*



To discuss retirement strategies, call Dudley H. Shy or Timothy P. Christensen, Ameriprise financial advisors, at (406) 655-9228. Offices located at 303 N. Broadway Suite 300, Billings, MT 59101.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Not NCUA Insured | No Credit Union Guarantee | May Lose Value. Ameriprise Financial and the credit union are not affiliated.

EVENT SPACE AVAILABLE

The Holidays are fast approaching! Have you reserved space for your next upcoming event? Our Valley Building is located in the heart of downtown, with space available to rent. Choose from a variety of rooms including an elegant Atrium setting. For more information to reserve your space, contact Steve Bruggeman at 406.655.5095.



MAKE MONEY MAKE SENSE, MONEYISLAND

Kids will gain knowledge of money and earn rewards as they learn the lessons that will last them a lifetime.

Financial literacy is at an all-time low in the United States. This trickles down to our youth, who aren't receiving the knowledge and skills they need for a successful future.

Valley wants to help educate our youth, that's why we have a new product designed to do just that. MoneyIsland is an exciting online world geared to ages 8-14. They go on adventurous quests to exotic destinations while becoming financial gurus along the way!

COMING MID OCTOBER 2012

MoneyIsland will be available on our website at valleyfcu.com in mid October. This program is open to anyone, membership is not required.



MEMBER APPRECIATION EVENTS

Cody, WY branch celebrates Homecoming.

Valley employees showed their team spirit by decorating the Cody branch and serving food and beverages to the members!

Go Cody Broncos!!



Cody High School

VALLEY CELEBRATES YOU, OUR MEMBERS!

We wanted to say THANK YOU for your membership with us. September was full of food & fun! Valley's Roundup, Columbus, Custer Avenue and Heights branches served up some great food and everyone had lots of fun!

UPCOMING EVENTS

HOLIDAYS CLOSED:

All branches including walk-up and drive-ups will be closed in observance of the following Holidays:

- Columbus Day, Monday, October 8, 2012
- Thanksgiving Day, Thursday, November 22, 2012
- Veteran's Day, Monday, November 12, 2012
- Christmas Day, Tuesday, December 25, 2012

Christmas Eve, Monday, December 24, 2012 | All branch locations close at 12:00pm (noon).

New Years Eve, Monday, December 31, 2012 | Regular hours at all branch locations.