

Risk Alert to Members - Beware of Fake IRS Emails and Phone Calls

Tax scams that use email and phone calls that appear to come from the IRS are common these days. These scams often use the IRS name and logo or fake websites that look real.

Scammers often send an email or call to lure victims to give up their personal and financial information. The crooks then use this information to commit identity theft or steal your money. Some call their victims to demand payment on a pre-paid debit card or by wire transfer.

Be assured that the IRS will not initiate contact with you to ask for this information by phone or email.

If you get this type of 'phishing' email, the IRS offers this advice:

- Don't reply to the message.
 - Don't open any attachments or click on any links. They may have malicious code that will infect your computer.
 - Don't give out your personal or financial information.
 - Forward the email to phishing@irs.gov. Then delete it.
- If you get an unexpected phone call from someone claiming to be from the IRS:
- Ask for a call back number and an employee badge number.
 - If you think you may owe taxes, call the IRS at 800-829-1040. IRS employees can help you.
 - If you don't owe taxes or have no reason to think that you do, call the Treasury Inspector General for Tax Administration at 800-366-4484 to report the incident.
 - You should also report it to the Federal Trade Commission by using their "FTC Complaint Assistant" on FTC.gov. Please add "IRS Telephone Scam" to the comments of your complaint.

Be alert to scams that use the IRS as a lure. The IRS will not initiate contact with you through social media or text to ask for your personal or financial information. More information on how to report phishing or phone scams is available on IRS.gov.

Please note some hours may have changed.

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

1541 Custer Ave
656-9100 or 1-800-735-6803
Lobby: 9:00-4:00 Mon-Thur
9:00-5:00 Fri
Drive-Up: 7:30-6:00 Mon-Fri
9:00-1:00 Sat

1445 Main St
656-9100 or 1-800-735-6803
Lobby: 9:00-4:00 Mon-Thur
9:00-5:00 Fri
Drive-Up: 7:30-6:00 Mon-Fri
9:00-1:00 Sat

3025 King Ave W
656-9100 or 1-800-735-6803
Lobby: 9:00-4:00 Mon-Thur
9:00-5:00 Fri
Drive-Up: 7:30-6:00 Mon-Fri
9:00-1:00 Sat

207 N Broadway
656-9100 or 1-800-735-6803
Lobby: 7:30-4:30 Mon-Fri

COLUMBUS, MT

400 E Pike
655-5065
Lobby: 9:00-4:00 Mon-Thur,
9:00-5:00 Fri
Walk-Up: 8:30-5:00 Mon-Fri,
9:00-12:00 Sat

ROUNDUP, MT

216 8th Ave E
323-2442
Lobby: 9:00-4:00 Mon-Thurs
9:00-5:00 Fri
Drive-Up: 8:00-5:00 Mon-Fri,
9:00-12:00 Sat

CODY, WY

1902 Cougar Ave
307-587-2274
Lobby: 9:00-4:00 Mon-Thurs
9:00-5:00 Fri
Drive-Up: 8:30-5:30 Mon-Fri
9:00-12:00 Sat

YOUR FINANCIAL EDGE

Building Beneficial Lifelong Relationships With Everyone We Serve • 2nd Quarter | 2014

BOARD of DIRECTORS

CHUCK SOMMERS, Chairman of the Board
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KENDRA FREECK, Secretary/Treasurer
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SCOTT STANAWAY, WES OJA AND
MARTI SCHECKLETON

HOLIDAY UPDATE

All branches will be closed on the following days:

MAY 27TH FOR MEMORIAL DAY

JULY 4TH FOR INDEPENDENCE DAY

Be sure to take advantage of our online banking at
valleyfcu.com or stop by one of our convenient ATMs.



Valley
FEDERAL CREDIT UNION

Valley
FEDERAL CREDIT UNION

UPCOMING EVENTS :

- April 22nd - Annual Special K Banquet (Columbus)
- April 11th & 12th - Spring and Garden show (Cody)
- April 12th - Trade Show (Roundup)
- May 9th & 10th - Stillwater Business Expo. (Columbus)

EMPLOYEES MAKING A DIFFERENCE BY WEARING JEANS

EACH MONTH WE PICK A NEW CHARITY AND DONATE \$5 PER WEEK TO WEAR JEANS ON FRIDAYS. SOME OF THE CHARITIES HAVE INCLUDED: MEALS ON WHEELS, MARCH OF DIMES, ADULT RESOURCE ALLIANCE, SENIOR SERVICES, ST. JUDE, EVA PROJECT, AND CHILDREN'S MIRACLE NETWORK.

VALLEY IS ALSO A MAJOR SPONSOR OF THE ALBERTA BAIR EDUCATION OUTREACH PROGRAM, BIG BROTHERS BIG SISTERS, GO RED FOR WOMEN, AND FAMILY SERVICES. WE CONTINUE TO SUPPORT THE COMMUNITIES WE SERVE, NOT ONLY AS AN ORGANIZATION, BUT INDIVIDUALLY AS WELL

VALLEY EMPLOYEE SOFTBALL TEAM

STARTING MAY 1ST VALLEY EMPLOYEES WILL BE PARTICIPATING IN A CO-ED SOFTBALL LEAGUE. PLEASE COME OUT TO STEWART PARK AND SEE THE STAFF YOU HAVE COME TO LOVE PLAY SOFTBALL.



SHRED-A-THON

Brought to you by the Midland Empire Chapter of Credit Unions

Bring your confidential waste and have it shredded. All donations will go to support

The Ronald McDonald House® of Billings is a home-away-from-home for families of seriously ill children undergoing medical treatment.

This event is open to the general public.

**Saturday, April 26th
10am - 2pm
Big Sky Federal Credit Union
990 Grand Ave
Billings, MT 59102**

NEW LOCATION
COMING VERY SOON!

We are very busy doing some updating of the interior, hiring staff, and installing equipment. We are very excited to have the opportunity to offer another convenient location to serve our members. You will be pleased to see some familiar faces as we open our doors to our newest branch!

OPENING SPRING OF 2014
2955 Grand Avenue • Billings, MT 59102

656-9100 or 1-800-735-6803
Lobby: 9:00-4:00 Mon-Thur
9:00-5:00 Fri
Drive-Up: 7:30-6:00 Mon-Fri
9:00-1:00 Sat

IMPORTANT INFORMATION FOR APPLE DEVICE USERS

Apple has released a critical security update to address a potential vulnerability and security patch for its Mac, iPhone, iPad and iPod devices.

Apple has recommended that users of these devices immediately take steps to reduce security risks by updating to the latest version of their device's operating system. The update is available for iOS7, iOS6 and OSX desktop platforms and can be found under "Software Update" in general settings.

Please check your device(s) for software updates frequently and update to the latest version as soon as they become available.

Online Security Center

(link located at the bottom of the home page @ valleyfcu.com)

We value our relationship with you and place the highest importance on respecting and protecting you and your data. We want you to feel comfortable and confident when using our products and services and with entrusting your personal, company and financial information to us.

→ How You Can Protect Yourself:

The Online Security Center provides you with resources to help you maintain your online security. We believe knowledge is power. Look around and learn how you can have a safer online experience.

PROPERTY INSURANCE REMINDER

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

Valley's Annual Meeting

The Annual Meeting will begin at 2:00 p.m.
Location:
Billings Hotel and Convention Center
1223 Mallowney Ln.
Billings, Montana 59101

Catch the \$ave Wave™
National Credit Union Youth Week™
April 20-26, 2014

Credit unions are welcoming summer back a little early this year during National Credit Union Youth Week™, April 20-26, 2014. Join in the celebration by encouraging kids to set up savings accounts and learn how to manage money.

This year's theme, Catch the \$ave Wave™, harnesses the excitement for beaches, sand and surfing to show younger members they can benefit from visiting – and saving at – their credit union.