

YOUR FINANCIAL EDGE

Building Beneficial Lifelong Relationships With Everyone We Serve • 4th Quarter | 2013



**REWARDS
CHECKING¹**

2.75%

APY for balances
up to \$10,000

**REWARDS
SAVINGS²**

.75%

APY for balances
up to \$20,000



Non-Valley ATM fees on checking refunded up to \$20/month! 30,000 free ATMs Available! Monthly qualifications are easy to meet – In fact, you probably already qualify.

**Make 15 Valley Check
Card purchases**

Access online banking

**Have 1 automatic
payment or direct
deposit**

Receive eStatements



valley
FEDERAL CREDIT UNION



1. Balances over \$10,000: .05% Annual Percentage Yield. NOT meeting qualifications: .05% APY.
2. Balances over \$20,000: .25% APY. NOT meeting qualifications: .05% APY.

DORMANT ACCOUNTS

We encourage you to make one or more monetary transactions on your account at least once every 12 months.

If you have not performed a monetary transaction on your account within that time frame, it is considered dormant. You could be charged a \$5.00 monthly fee.

Please feel free to call us with any questions at 1-800-735-6803 or 406-656-9100. Thank you for your patience.

PRIVACY NOTICE

Valley is committed to providing you with financial products and services that meet your needs while protecting your non-public personal information. To do this, we observe the following practices:

We collect non-public information from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information we received from a consumer reporting agency

We may disclose all the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may disclose information about you under other circumstances permitted by law. We restrict access to non-public information about you to those employees who need information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. We will continue to adhere to the privacy policies and practices regarding our former member's non-public information as described in this notice.

HEIGHTS UPGRADE

Valley is dedicated to continually improving our members' experience.

In support of this vision, we recently upgraded the Heights branch drive-thru equipment to better serve our members.



FALL SEASON VEHICLE LOAN SPECIAL

*For ATVs, Trucks, Snowmobiles
and more.*

- Fast loan approval, upon approved credit
- Low monthly payments
- With relationships, comes savings

ATV LOAN RATES AS LOW AS

3.99% APR¹

TRUCK LOAN RATES AS LOW AS

2.99% APR¹

APPLY TODAY
valleyfcu.com



1. APR = Annual Percentage Rate. Your actual rate may vary based on credit history, age of collateral and term of loan.

EDUCATION AND OUTREACH at ALBERTA BAIR THEATER

We are a proud sponsor of the Education & Outreach that offers a wide variety of community events including Master Classes, workshops and continuing education classes for teachers. The general public is welcome to attend these classes. Teachers can also get continuing education credits for attending. As an example, look at these amazing Student Matinee Performances being offered by ABT this year:

- ♦ *Doktor Kaboom: It's Just Rocket Science* (October)
- ♦ *Diary of a Worm, a Spider and a Fly* (October)
- ♦ *Jason and the Argonaut* (October)
- ♦ *Paige in Full* (January)
- ♦ *We're Going on a Bear Hunt* (January)
- ♦ *Music of the Sun* (January)
- ♦ *Aladdin and the Enchanting Tales* (January)
- ♦ *The Miracle Worker* (February)
- ♦ *Nearly Lear* (February)
- ♦ *Happily Ever After* (February)
- ♦ *Peter Gros from the Original Mutual of Omaha Wild Kingdom* (April)
- ♦ *The Snail and the Whale* (April)

For more information about these events and the many others presented at ABT, visit www.albertabairtheater.org or contact the **ABT Box Office 406-256-6052**.

iPADS for PIONEER ELEMENTARY SCHOOL

Valley is always eager to participate when the opportunity arises to support our area schools. When Pioneer Elementary School teachers Melissa Schnitzmeier (5th/6th Grade Teacher) and Connie Russell (Special Education & Lead Teacher) were in need of assistance for the purchase of 20 iPads, we jumped at the chance to help. Through the Everyone Wins, 50/50 promo, Valley was able to raise \$2,200. The iPads will be used as part of the recent, Montana adopted Common Core standards, and will engage students and provide them with access to this technology in an effort to further support their educational success now and into the future. Please contact Connie or Melissa at Pioneer School for further information.



RUBBER DUCK REGATTA

Valley was honored to take part in this year's annual Rubber Duck Regatta. Big Sky Senior Services hosted the event at Riverfront Park in south Billings on September 8. Valley's booth featured rubber duck decorating with all proceeds benefiting the prevention of elder abuse. For more information, visit www.bigskyseniorservices.org.



MONTANA RESCUE MISSION'S HOPE FEST BED RACES

Montana Rescue Mission's (MRM) Hope Fest is a family fun filled day of Bed Races, entertainment, children's activities and much more. In support of Hope Fest, Valley sponsored our own racers and had a great time participating in the Bed Races event. We picked up our donated, twin-size bed and turned it into a "bed on wheels" for the race. Afterwards, all beds were donated to the MRM, who has been serving the homeless in Billings and Yellowstone County for more than 60 years. For more information, visit www.montanarescuemission.org.

COLUMBUS EVENTS

MEMBER APPRECIATION DAY

We thank all our members who shared in our August 14, Columbus Member Appreciation event that included a lunch with food and refreshments. We value our members and enjoyed visiting with you all.

SPECIAL K RANCH OPEN HOUSE

Staff at the Valley Columbus Branch joined in support of Special K Ranch to celebrate their Annual Open House event on September 14. Special K Ranch is a cause Valley is dedicated to monthly with visits to help assist in their efforts to provide family oriented Christian homes in a working ranch setting for developmental disabled adults. For more information about the Ranch, visit www.specialkranch.org.

GREAT MONTANA SHEEP DRIVE

Valley Columbus Branch was thrilled to help sponsor and participate in a milestone, as the Great Montana Sheep Drive in Reed Point marked its 25th year this past Labor Day weekend. 8,000 people and 300 wild-eyed sheep attended this Reed Point Community Club fundraiser to help several local organizations.

ANNUAL STILLWATER COUNTY CHAMBER OF COMMERCE BANQUET

As active members of the community, staff members of the Valley Columbus Branch will be attending and participating in the Annual Stillwater County Chamber of Commerce Banquet this October. The election of new officers and board members will take place as well as the announcement of Business Person of the Year and Volunteer of the Year.

PARADE OF LIGHTS

Valley Columbus Branch is looking forward to assisting in the annual Parade of Lights in Columbus. The parade will be held in early December after dark to kick off the shopping season.

HOLIDAY UPDATE

All branches will be closed on the following days:

COLUMBUS DAY: Mon, Oct 14, 2013

VETERANS DAY: Mon, Nov 11, 2013

THANKSGIVING DAY: Thurs, Nov 28, 2013

CHRISTMAS EVE: We will be closing early at noon on Tues, Dec 24, 2013

CHRISTMAS DAY: Wed, Dec 25, 2013

NEW YEAR'S DAY: Wed, Jan 1, 2014

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: 9-4:30 Tues-Thur
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: 9-4:30 Tues-Thur
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: 9-4:30 Tues-Thur
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, MT

400 E Pike
655-5065
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, MT

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

BOARD of DIRECTORS

CHUCK SOMMERS, *Chairman of the Board*

REG GIBBS, *Vice Chair*

KENDRA FREECK, *Secretary/Treasurer*

BEA ANN MELICHAR

GAIL NEAL

SUPERVISORY COMMITTEE

SCOTT STANAWAY, WES OJA AND

MARTI SCHECKLETON

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



valley

FEDERAL CREDIT UNION