



THE KEY TO GOING GREEN

As we continue to go green and in return give back to you, our members, we will no longer be mailing Quarterly Newsletters.

We will always have them available at one of our 8 locations or go online at www.valleyfcu.com.

CUSTER AVE BRANCH REMODEL

Our Custer Ave Branch will be going through some major remodeling within the next few months. Please keep in mind that we will have limited Tellers available at this time. Feel free to utilize any of our 7 other locations! Drive-up lanes will remain open during construction. Thank you for your patience!

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

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

1445 Main St
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
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
Lobby: 7:30-4:30 Mon-Fri

2955 Grand Ave
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

COLUMBUS, MT

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

ROUNDUP, MT

216 8th Ave E
323-2442
Lobby: 9-4 Mon-Thur
9:00-5:00 Fri
Drive-Up: 8:00-5:00 Mon-Fri
9:00-12:30 Sat

CODY, WY

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

YOUR FINANCIAL EDGE

Building Relationships with people of our community.

1st Quarter | 2015

Pay off those high interest rate credit cards this New Year!

PLATINUM VISA
Rates as low as

7.99% APR*

only **1.99% APR***
on balance transfers!**

*APR=Annual Percentage Rate. Level A members.
**Rate does not apply to Share Secured Visa. Rate is for 6 months.
Rate applies to level A members.

BOARD of DIRECTORS

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

SUPERVISORY COMMITTEE

SCOTT STANAWAY
MARTI SCHECKLETON
WES OJA

HOLIDAY UPDATE

All branches will be closed on the following days:
NEW YEAR'S DAY: Thurs, Jan 1, 2015
MARTIN LUTHER KING DAY: Mon, Jan 19, 2015
PRESIDENTS' DAY: Mon, Feb 16, 2015

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



Valley
FEDERAL CREDIT UNION

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