

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-Thu, 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

Holiday Closing Dates:

Friday, July 3rd and Saturday,
July 4th in honor of our employees
observing Independence Day

Monday, September 7th,
Labor Day

YOUR FINANCIAL EDGE IT MATTERS WHERE YOU BELONG



3rd Quarter | 2015

CUSTER BRANCH NEWLY REMODELED

Come visit your newly remodeled Custer Ave Branch! We've made drastic improvements to the Teller Line and the Account Rep area with the convenience of everything now located on the first floor! Thank you for all your patience through this extensive remodel.



BOARD OF DIRECTORS

Reg Gibbs, Chairman of the Board
Chuck Sommers, Vice Chair
Kendra Freeck, Secretary/Treasurer
Bea Ann Melichar
Wes Oja



SUPERVISORY COMMITTEE

Ann Adair
Dale Haarr, Jr.
Wes Oja
Marti Sheckleton
Scott Stanaway



VALLEY FEDERAL CREDIT UNION ACHIEVER'S



Aaron Wagner (right) and **Casey Klein** (left) recently graduated from the Billings Chamber of Commerce/Convention & Visitors Bureau's Leadership program. This program works to facilitate the sharing of knowledge and expertise among leaders of area businesses and organizations and building relations in the community. Aaron is our Custer Branch Manager and has been with Valley since 2010. Casey is our Heights Branch Manager and has been with Valley since 2008.



Cindy Roesler Chief Risk Officer (CRO) with Valley Federal Credit union recently attended the CUNA Enterprise Risk Management Institute. Cindy has earned the certification as a Credit Union Enterprise Risk Management Expert (CUERME). Cindy has been employed with Valley Federal Credit Union for over 36 years.

OUR RATES MATTER-HELOC SPECIAL

Rates as low as 1.99% APR* (6 months) & 3.25% APR (after 6 months). Low monthly payments - 1% of the amount advanced.

*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 3.25% on January 1, 2015. The maximum interest rate will not exceed 17.99%. **Rate of 3.25% applies to level A members. All loans subject to credit approval.



WHAT YOU DRIVE MATTERS

Rates as low as 2.24% APR*

*APR = Annual Percentage Rate. Rate applies to automatic payments. Applies to level A++ and A+ members. Maximum term is 48 months. Trucks and cars only. Other rates and terms available.

COMING SOON.....TAP. SNAP. DEPOSIT

Deposit checks fast with your mobile phone.

Now you can deposit checks anytime, anywhere with Valley Federal Credit Union's App. Get your app today and experience:

- Convenience-Save a trip to the branch or ATM.
- Simplicity-Make a deposit with just a few taps and camera snaps
- Security-Our app uses cutting-edge security features to protect you and your financial information.

Click here to download our Valley App
<https://www.valleyfcuwb.com/mstinc/grp/mobile/rdcvid/>



Tap.
Snap.
Deposit.

