

2nd Quarter | 2016

# YOUR FINANCIAL EDGE

EMPOWERING KIDS  
AND ENRICHING MINDS

IT'S THE RIGHT  
MOVE



**Valley doesn't just care  
about our members.  
Valley cares for kids.**

We are committed to empowering kids and enriching their minds in a wide range of ways and age groups. One of our newest programs involves earning rewards for every deposit a child makes to their savings account. We want to share the rewards and help create good saving habits! It doesn't matter how old your child is, financial literacy is fundamentally important. We encourage parents to come in and open a savings account. Let us handle the rest!



 Like us on  
Facebook



**Valley**  
FEDERAL CREDIT UNION

# HOME EQUITY LINE OF CREDIT (HELOC) SPECIAL

Origination Fee **WAIVED**

HELOC AT  
**1.99%** APR\*  
for the first 6 months

&

AS LOW AS  
**3.50%** APR\*\*  
after 6 months

Use towards:

Home Improvement • Debt Consolidation • Funding College • Pay Off Car Loan • Other Major Purchases

- Low monthly payments - 1% of the amount advanced
- May be tax deductible, please consult a tax advisor

**APPLY TODAY**

\*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 3.50% on January 4, 2016. The maximum interest rate will not exceed 17.99%.

\*\*Rate of 3.50% applies to LEVEL A+ Members ONLY.

All loans subject to credit approval. Other closing costs will apply.

May be tax deductible, please consult a tax advisor.

Minimum \$25 savings membership account required.



## 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 J.H. Dover Memorial Park.

**This event is open to the general public.**

Saturday, April 23 • 10am - 2pm • Big Sky Federal Credit Union  
990 Grand Ave • Billings, MT 59102

## ANNUAL MEETING

**Where:** Billings Hotel & Convention Center

**When:** Tuesday, April 26th @ 5:30pm

**Tickets:** Available at any branch.

**Admittance to the event requires a ticket.**

Refreshments will be served. Prize Giveaways. Must be present to win. Employees are not eligible for drawing.

### REWARDS CHECKING

**2.00%** APY<sup>1</sup> for  
balances  
up to \$10,000

### REWARDS SAVINGS

**.50%** APY<sup>2</sup> for  
balances  
up to \$20,000

*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

IT'S A  
REWARDING MOVE

**APPLY TODAY** Non-Valley ATM fees on  
checking refunded up to \$20/month! 30,000 free ATMs Available!

1. Balances over \$10,000: .05% APY. NOT meeting qualifications: .05% APY. Rates are subject to change. Fees may reduce earnings. APY is accurate as of 12/16/15.  
2. Balances over \$20,000: .25% APY. NOT meeting qualifications: .05% APY. Rates are subject to change. Fees may reduce earnings. APY is accurate as of 12/16/15.  
APY = Annual Percentage Yield. Certain restrictions apply.





# 1 IN 3 AMERICANS HAS \$0 SAVED FOR RETIREMENT

[View original article](#)

*Prepare for your future with the first step today. Start paving your path to retirement by opening up a Individual Retirement Account (IRA).*

Choose from traditional or Roth plans and benefit from the distinct tax advantages that each provides. Get started today and the sky becomes the limit tomorrow—and they don't call this Big Sky Country for no reason.

- Tax-advantaged retirement savings\*
- Competitive dividends above standard savings rates
- Traditional and Roth IRA options
- No setup fees
- No monthly or annual maintenance fees
- \$5,500 contribution limit per year beginning in 2013
- \$6,500 contribution limit per year if age 50+ beginning in 2013
- Funds can be used to purchase certificates within IRA
- \$25 minimum deposit to open

♦ [Check out our rates!](#)

## Traditional vs. Roth

There are advantages to both traditional and Roth IRAs. One of the biggest differences is the time at which you see the most advantage. A traditional IRA provides potential tax relief today, while a Roth IRA has the potential for the most tax benefit at time of retirement.

♦ [Read More](#)

\*Subject to some minimal conditions. Consult a tax advisor.

## PROPERTY INSURANCE REMINDER

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

## GRAND AVE BRANCH

*Meet Kayla Maruffo, our Grand Ave Branch Manager and her wonderful staff at our newest location at 2955 Grand Ave.*



### Location, Location, Location!

Our Grand Avenue Branch has been a huge success. With this prime location on the corner of Grand Avenue and Rehberg, members are finding this branch to be very convenient. Kayla and her staff have been busy opening accounts and approving loans for everything from vehicles to homes.

Kayla has been with Valley Federal Credit Union for eight years and has been fortunate to have gained knowledge and experience working in several areas within the Credit Union. She started on the Teller Line and was promoted to the Call Center. She moved on to Operations and is now the Branch Manager of our newest branch!

**The Grand Avenue Branch has been open for almost two years and our members are happy we are here and love our convenient location.**

## EMV CHIP CARDS COMING SOON...



**Valley's debit cards will soon be including the new EMV chip technology.**

With your Valley membership, we bring you added value and peace of mind. EMV technology provides extra security and additional protection of your account. Each transaction with a chip card includes a "unique transaction code," making it much more difficult for criminals to fraudulently use or access your account information.

**Please watch for more information coming soon.**

# GET ONLINE AND IN THE KNOW!

## VALLEY HAS BEEN BUSY.

Stay in the know and find out what Valley has been up to by checking out our Facebook page! Follow us and begin receiving posts regarding most recent scams, what's trending in the financial industry, how to protect yourself and your family from identity theft, our community involvement and much more!



# 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-Thur; 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

[valleyfcu.com](http://valleyfcu.com)

# 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 / SCOTT STANAWAY**

# HOLIDAY CLOSINGS

All branches will be closed on the following days:

**MEMORIAL DAY: Monday, May 30th**

**VISION:** Building relationships with people in our communities.  
**MISSION:** Uniting to achieve your dreams.

