

4th Quarter | 2017

YOUR **FINANCIAL** EDGE

IT'S THE RIGHT MOVE



REWARD YOUR WHOLE FAMILY

See page 3 for details.



 Like us on
Facebook



Valley
FEDERAL CREDIT UNION

EXCITING NEWS!

We are pleased to announce that Valley Federal Credit Union has been approved by the NCUA to offer services in Park and Gallatin Counties! We are in the process of looking for a location in Bozeman and hope to be able to announce details soon. Please share this news with family and friends. We are already working with car dealerships in Bozeman to offer our InDirect Lending Program and, as a reminder, we can also open memberships, accounts and process loan requests via our website. Stay tuned for this exciting new opportunity!

OPERATION SUPPLY

Valley is proud to have participated in United Way of Yellowstone County's Operation Supply this summer. Each of our Billings' locations had a donation box for collecting school supplies for the new school year. Thank you to all who stopped in and made a donation to help our local students!



SKIP THE STRESS

Skip-A-Payment is here to help relieve your holiday headaches! Take advantage of this great offer to keep some extra cash in your hands for those little holiday extras. For a minimum fee, you can ease your mind and focus on enjoying the season and time with friends and family. To skip your payment, [**click here**](#).

HEIGHTS REMODEL

Our heights remodel is coming along great! Check out the latest photos. We expect this project to wrap up in November and are excited to welcome our members into our beautifully updated branch soon!



HELP US CELEBRATE INTERNATIONAL CREDIT UNION DAY!

Thursday, October 19th, 2017 we honor history! For more than 150 years credit unions have proudly put people and their communities first in order to provide access to affordable financial services for all of their members. Help us celebrate the qualities that make credit unions the best financial partners for people all over the world! Visit one of our **eight locations** Monday, October 16th through Friday, October 20th to check out all of our special offerings. It's our way of saying THANK YOU for being a loyal member.

BOWLING

Valley employees recently came out for a bowling tournament and we had a ton of fun. Congratulations to the winners, Meggan, Matt, Anthony, Lil Joe, & Aimee. Way to go, everyone!



DREAMS THRIVE HERE

This year's Credit Union Week theme is "Dreams Thrive Here" and we can't think of a more appropriate reflection of what we at Valley strive to provide for our members. Whether you're dreaming of home ownership or improvement, a new vehicle, college savings, or a long-deserved vacation, the lenders at Valley are ready to help you achieve your goals.

To pay for life's dreams, it is often helpful to set a goal for your big purchases. To start, set aside 15 minutes or so to sit down and determine your specific goal and the steps you need to take to reach it. Questions to ask yourself include:

"How much money do I need to achieve this goal?"

"Do we have any money already saved to put towards this?"

"When do we want to be able to make this purchase by?"

"What sort of accounts do we need to set up to obtain this goal?"

Once you've determined how and when you want to reach your goal, online sites like Valley's Finance Works, accessible through our online banking, can be helpful in getting you to the finish line. You can choose a goal choice that meets your plan and fill in the specifics you have determined are needed to meet your goal. Using an

online site can make tracking your progress easy – and seeing your plan start to move towards reality is great motivation for keeping at it!

Of course, Valley is ready to help you reach your dreams as well. As a credit union, we are a not for profit organization operating to serve our members, who are also our owners. Because of this, Valley is usually able to offer lower rates than traditional banks on all types of loans. And, our lenders have years of experience helping members achieve their goals. Even if you've had some credit struggles in the past, we will work with you to create a plan that works for your individual situation.

Join us October 16th-20th as we celebrate everything we love about our credit union and our members. On Thursday, October 19th, stop by and visit us to Celebrate International Credit Union Day. We have special offerings all week long – our way of saying **THANK YOU for being a loyal member.**



REWARD YOUR WHOLE FAMILY *It's the Right Move.*

REWARDS
CHECKING

2.00% APY¹

REWARDS
SAVINGS

.50% APY²

- No minimum balance
- Monthly qualifications are easy to meet³

Like us on
Facebook

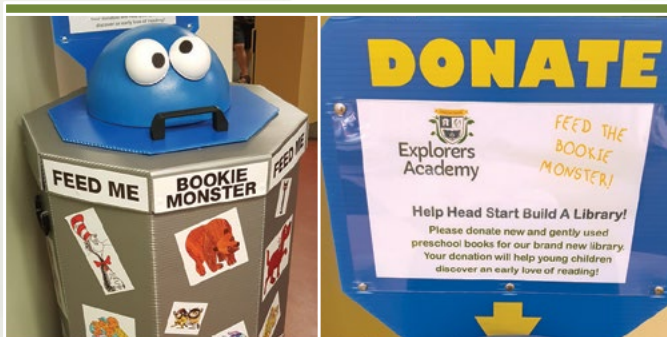


- 1: For balances up to \$10,000. Balances over \$10,000: .05% APY. Not meeting qualifications: .05% APY. Rates may change after account opening. Fees may reduce earnings. \$50 required minimum opening deposit. APY is accurate as of January 10, 2017.
- 2: For balances up to \$20,000. Balances over \$20,000: .25% APY. Not meeting qualifications: .05% APY. Rates may change after account opening. Fees may reduce earnings. APY is accurate as of January 10, 2017.
- 3: Have at least 15 debit card purchases post and settle, have 1 automatic payment or direct deposit per month, and receive eStatements. Access online banking. APY = Annual Percentage Yield. Certain restrictions apply.



EXPLORERS ACADEMY

Explorers Academy, a Head Start Program, has recently purchased a new building to provide additional services to children in Billings. Valley is excited to announce our partnership and be a part of the new library. Join us in wishing them congratulations. As part of our partnership with Explorers, Valley is helping collect new and gently used books for their new library. Stop into any Billings branch today to make a donation to Bookie Monster!

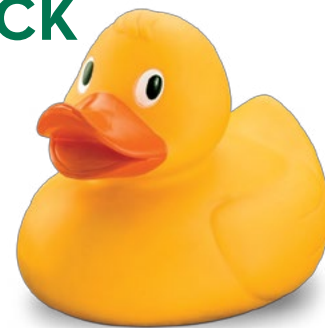


DISCOVER DIGITAL WINNER

We're excited to announce the winner of our Discover Digital Sweepstakes, Lisa Smith! Lisa is a member of our Cody branch. From April through June, members were entered to win a \$2,500 monthly grand prize every time they logged into online or mobile banking. Congratulations, Lisa!



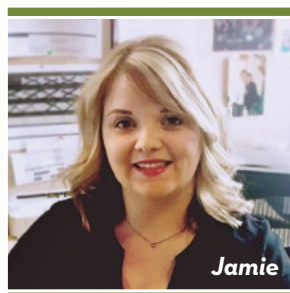
RUBBER DUCK REGATTA



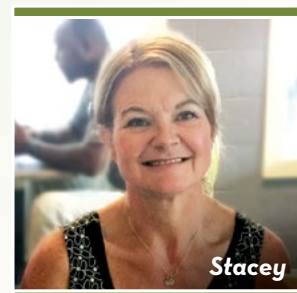
Every September Valley FCU and The Midland Empire Chapter of Credit Unions join Big Sky Senior Services for the Rubber Duck Regatta. This fun event helps increase visibility, awareness and support for the prevention of Elder Abuse. If you've never attended the Regatta, make sure to put it on your list of family activities for next year!

EMPLOYEES OF THE MONTH

We are excited to announce our employees of the month for July and August. July's employee of the month was Stacey Shanahan. Whether it's starring in a Facebook video or helping members, Stacey always gives 100%. In August, Jamie Herbert was awarded employee of the month. Jamie handles everything from electronic payments and credits to debit and credit card processing for our members and is always ready to share her knowledge with her coworkers too. Valley is so lucky to have Jamie and Stacey on our team. Join us in congratulating them on their hard work!



Jamie



Stacey

ARE YOU ON THE MOVE?

If you are planning to move, please keep us informed so we can keep your information current and secure. Notifying us of your move ensures that you are receiving important correspondence like monthly statements and notices plus the latest news. Contact us with any changes to the following:

Address	Phone numbers (landline, cell or work)	Email addresses
---------	---	--------------------

We ask that you call us or visit one of our eight branches to submit an address change.



HEY PARENTS! WE'VE GOT YOU "COVERED"

Valley is excited to support kids again this school year by donating book covers to most of the schools in our surrounding areas. Matt Macrow, Marketing Coordinator for Valley, delivered book covers to Principal Kristin Wagner at Miles Ave. Elementary School. Jeff Parsons, our Cody Branch Manager, also handed out some Valley book covers in Meeteetse and Cody, WY. We really enjoy supporting our local schools and hope everyone has a great school year!



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

BOARD of DIRECTORS

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

SUPERVISORY COMMITTEE

SCOTT STANAWAY, *Chairman*
ANN ADAIR
DALE HAARR, JR
WES OJA

HOLIDAY CLOSINGS

All branches will be closed on the following days:

COLUMBUS DAY: Monday, October 9th 2017
VETERANS DAY: Friday and Saturday, November 10th-11th 2017
THANKSGIVING DAY: Thursday, November 23rd 2017
CHRISTMAS DAY: Monday, December 25th 2017
NEW YEAR'S DAY: Monday, January 1st 2018

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

