



## Limited Time Certificate Specials!!!

18 Month - \$5,000 Minimum - 1.61% APY\*

36 Month - \$5,000 Minimum - 2.02% APY\*

60 Month - \$5,000 Minimum - 2.53% APY\*

Stop by any branch to open one today!

\*APY=Annual Percentage Yield. A Penalty applies for early withdrawal. Limited time special.



HELOC AS LOW AS **1.99%** APR for the first 6 months

AS LOW AS **4.50%** APR after 6 months

Tap for qualifications

Valley FEDERAL CREDIT UNION

NCUA

### Home Equity Line of Credit

Spring is approaching soon so it would be a good idea to turn those home improvement dreams into reality. One way to make that happen is with our Home Equity Line of Credit that will fund all of those ideas. Do you have questions about what a HELOC is? If so, check out our latest [blog](#) that will answer your questions. Do not let another year slide by without making those home improvements so swing by a branch, give us a call or click below to apply today!

[Apply Today!](#)



truSTAGE<sup>®</sup>

You could save up to **\$509\*** on car insurance.

Get a Quote

Designed for credit union members

### TruStage Auto & Home

Exclusively for Credit Union members like you, the TruStage Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service. TruStage also has a [Health Insurance Program](#), [General Life Insurance](#), and [AD&D Insurance](#) (you can get \$1,000 of coverage, paid for by your credit union, and provided by CMFG Life Insurance Company by [clicking here](#)).

[Apply Today!](#)

# Valley FCU's Annual Meeting

**When:** Tuesday, April 24th at 5:30 pm

**Where:** Billings Hotel & Convention Center  
1223 Mallowney Ln Billings, MT 59101

**Details:** Appetizers and refreshments will be served  
Prizes given away - stop by any branch to get a ticket

### Property Insurance Reminder

If you have a loan with real estate

as collateral it is your obligation to

maintain insurance on that property.

### Scam Alerts!!!

*Please do not give out your Online Banking login username and password. This is confidential information and should always be protected. We are seeing an increase in fraud due to providing this information over the phone and with internet relationships. The fraudsters are very good at gaining your trust or with scare tactics. Please contact the Credit Union immediately if you suspect you may be part of a scam.*

*Also, if you get a call saying your debit/credit card is being restricted because of out of state or country transactions, we would never ask you to give us your debit/credit card information because we already have it. If the person on the phone is asking for it be careful as it could be fraud related. We recommend to hang up the phone and call us directly at (406)656-9100.*