



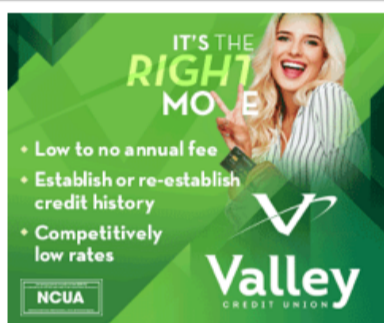
International Credit Union Week

On October 18, 2018 Valley Credit Union will join with credit union's around the world to celebrate International Credit Union Day! This year marks the 70th anniversary of International Credit Union Day. A day in which we celebrate all the ways that credit unions have improved communities and the lives of their members ([Click here to read our blog on International Credit Union Day](#)). Valley is celebrating this special occasion by offering our members two Certificate Specials! Do not wait around as this special is only good this week (10/15/2018 - 10/19/2018).

24 Month - 2.53% APY* - \$1,000 Minimum

30 Month - 2.53% APY* - \$1,000 Minimum

[Learn More](#)



Visa® Credit Card

Have you looked into our Platinum Rewards Credit Card? We have recently partnered with uChoose Rewards to make the rewards even better than before! With uChoose Rewards you earn points for shopping or using your Valley Credit Union Platinum Rewards Credit Card. You get to pick how you redeem your points, with a huge online rewards catalog to choose from. If you carry a balance on your Visa® card from month-to-month, our Platinum Visa® that has a lower APR may be best for you. However, both cards come with a balance transfers as low as 1.99% APR¹ for 6 months! If you want a credit card with a great interest rate this is the card for you. It offers competitively low rates, no annual fee, and the convenience that Visa® offers, to use anywhere, anytime, for qualified members. Valley also has a credit card for those that have no credit history or some past credit challenges with a Valley Shared Secured Credit Card.

[Apply Today!](#)



Holiday Toy Drive

Please help the United State Marine Corps Reserve with their annual Toys for Tots program that distributes toys to children whose parents cannot afford to buy them gifts for Christmas.

- **When: Saturday, November 3rd**
- **Time: 10:30 am - 1:30 pm**
- **Where: 3025 King Ave W - Valley's King Ave Branch**

There will be hot dogs, drinks, college football and inside seating provided as a thank you for helping less fortunate families during the holiday season! Also, if you are not able to make this event we have Toys-for-Tots bins at all of our Billings branches up until this event that you can donate at. Last year we collected over 300 toys, making our event a huge success. This year we hope that we can do even better as our goal is to top 500 toys! We hope to see you there.

[2018 Facebook Event!](#)

Scam Alert!!!

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.

Slow Down - and talk to someone you trust. Don't let a scammer rush you.

Never wire money, put money on a gift or cash reload card, or send cash to an online love interest. You won't get it back!

Contact your financial institution right away if you think you've sent money to a scammer.

Report your experience to:

The online dating site

Federal Trade Commission: ftc.gov/complaint

Federal Bureau of Investigation: ic3.gov