



Home Equity Line of Credit (HELOC)

Get a jump start on the home improvement season by applying for a HELOC today! You've provided a roof over your family's head for years. Now it's time to make that roof do something for you! A home equity loan uses the equity you've built within your house as collateral to secure personal financing for a wide range of needs. For a limited time the ORIGINATION FEE is WAIVED and enjoy 1.99% APR** for 6 months! After 6 months, rates as low as prime rate.

[Apply Today!](#)



Annual Meeting

Valley's Annual Meeting this year will be on Tuesday, April 24th at 5:30 pm. The Red Lion Hotel & Convention Center will be hosting the event again at 1223 Mullowney Lane - Billings, MT 59101. Appetizers and refreshments will be served, plus there will be prizes given away! If you are interested in attending Valley's Annual Meeting please stop by any of our branches to get your ticket(s).

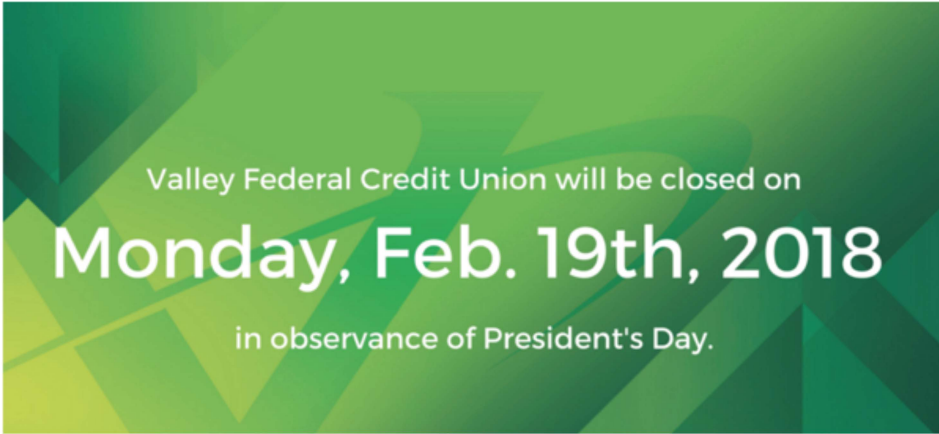
[See you there!](#)



Scholarships Available

The Midland Empire Chapter of Credit Unions is offering two \$1,000 scholarships; one to a traditional student and one to a non-traditional student who wish to continue their education. Also, we are awarding one scholarship in the amount of \$500 to a graduating high school student in Cody, Wyoming. Applicant must be a member of Valley, excluding immediate family members of Valley employees.

[Apply Today!](#)



Scam Alerts!!!

Your Social Security number is an important key for an identity thief. Scammers want it, and they think of all sorts of way to trick you into giving it away. Here is some tips on how to deal with government imposters:

- *Don't give the caller your information. Never give out or confirm sensitive information - like your bank account, credit card, or Social Security number - unless you know who you're dealing with. If someone has contacted you, you can't be sure who they are.*
- *Don't trust a name or number. Con artist use official sounding names to make you trust them. To make their call seem legitimate, scammers use internet technology to spoof their area code - so although it may seem they are calling from Washington, DC, they could be calling from anywhere in the world.*
- *Check with the Social Security Administration. The SSA has a warning about these scams and suggests you contact them directly at 1-800-772-1213 to verify the reason for the contact and the person's identity prior to providing any information to the caller.*

[To read the full article from the Federal Trade Commission - click here](#)

