



LOWER YOUR PAYMENT

Are you paying too much on your car loan elsewhere? If so, Valley may be able to provide you with refinance options to LOWER YOUR PAYMENT! Even if you have only had your loan a short amount of time with another institution we would still love the chance to see if we could save you money!

Many people are not aware of how easy it is to refinance your car from another institution to Valley Credit Union. There may be a couple factors that allow Valley to give you a lower monthly payment, such as:

Interest rate - Valley has competitive interest rates when it comes to auto loans. With a lower interest rate comes a lower monthly car payment.

Credit Score - If your credit score has improved since you got your car loan with another financial institution we may be able to save you on your payment.

Term - Valley has flexible repayment terms so we may be able to stretch the loan out further.

Click below to apply online to see if we can save you money today!

[Apply Today!](#)

Are you potentially interested in serving as a member of Valley's Supervisory Committee?

The Supervisory Committee is responsible for pursuing ongoing reviews and audits to make sure that the credit union's records are maintained honestly and accurately. They also make sure that the policies established are carried out faithfully and that member's assets are safeguarded and used properly by the credit union.

The Supervisory Committee is made up of Valley members who are interested in fulfilling this role. The Committee meets monthly at 7am and oversees how different responsibilities of the credit union are being carried out. These positions do not require extensive financial knowledge but a willingness to learn and a desire to help make Valley the best are important.

If you think that you may have an interest in finding out more about what the Supervisory Committee does and serving as a member, please email Deby at dmurch@valleyfcu.com.



Rewards Checking

If you are looking for a checking account that Rewards you then look no further. The qualifications are easy; you might even be doing a couple of these things already! Just have 15 debit card transactions post and clear your account, sign up for e-Statements, have a direct deposit OR automatic withdrawal (ACH) and access online banking each month. If you complete these every month not only will you get cash back into your account, but you will also get up to \$20 in ATM fees refunded. If for whatever reason you do not meet the qualifications one month you will not see a fee hit your account. You will just receive a lower dividend rate and ATM fees will not be refunded. But do not worry, you can try again the following month. If you are too busy to stop by a branch all you need to do is click "Apply Today!" below to do the whole process online!

[Apply Today!](#)



Bozeman Grand Opening

The Grand Opening of our Bozeman Branch, located at 1707 W Oak St, Suite A, took place on July 11th. This event was a huge success and we continue to look forward serving people in this community. [Click here](#) to view more pictures of our Grand Opening on Facebook. Also, [here is a 360 degree photo](#) of the inside of the Bozeman Branch. If you would like to stay up-to-date on everything at Valley, give our [Facebook page a like!](#)

We are currently offering **THREE** certificate specials:

12 Months - 2.02% APY*

24 Months - 2.43% APY*

36 Months - 2.78% APY*

All with a \$1,000 minimum. Stop by any of our [9 branches](#) to open one today!

[Certificate Specials!](#)

Mobile App - Quick Balance

Quick balance is now available within our mobile app! Quick balance is a simple way to check your balance and your last 5 transactions without having to log in. To activate simply do the following:

- Log into Valley Mobile Banking
- Go into Settings
- Select Quick Balance
- Turn Current Device On

Go into Manage Account List to disable any account you would not like listed. Also, in this same location you can change the order they are listed. After you have enabled quick balance when you get to the log in screen all you have to do is swipe down. Valley STRONGLY recommends keeping your phone password protected at all times, especially if you have quick balance enabled.

FBI FRAUD ALERT

IF YOU ANSWER "YES" TO ANY OF THE FOLLOWING QUESTIONS, YOU MAY BE GETTING SCAMMED!

Are you about to cash a check from an item you sold on the Internet, such as a car, boat, jewelry, etc?

- ❖ Is it the result of communicating with someone by email?
- ❖ Did it arrive via an overnight delivery service?
- ❖ Is it from a business or individual account that is different from the person buying your item or product?
- ❖ Is the amount for more than the item's selling price?

Are you sending money overseas?

- ❖ Did you win an international lottery you didn't enter?
- ❖ Have you been asked to pay money to receive an inheritance from another country?
- ❖ Are you receiving a commission for accepting money transfers through your bank and/or PayPal account?

To report an online crime, go to:

www.IC3.gov

DON'T BE A VICTIM OF IDENTITY THEFT!

Federally insured by NCUA

