



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:

comes a lower monthly car payment.

<u>Credit Score</u> - 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.

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

<u>Term</u> - 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!

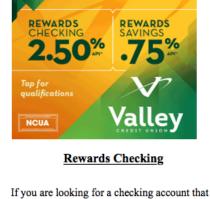
Are you potentially interested in serving as a member of Valley's Supervisory Committee? The Supervisory Committee is responsible for pursuing ongoing reviews and audits to make sure that the

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.

f 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 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 (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!** 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:



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:

24 Months - 2.43% APY*
36 Months - 2.78% APY*
All with a \$1,000 minimum. Stop by any of

12 Months - 2.02% APY*

our <u>9 branches</u> to open one today!

Certificate Specials!

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

Log into Valley Mobile Banking

Go into Settings
 Select Quick Balance

all times, especially if you have quick balance enabled.

FBI FRAUD ALERT



To report an online crime, go to: www.IC3.gov