

IT'S THE
**RIGHT
MOVE**



Youth Certificate Special!

For the entire month of April we are offering an amazing 12 Month Youth Certificate:

12.68% APY*

\$100 Minimum & Maximum

Must be under the age of 18 to qualify

Limit of one per child

[**Learn More!**](#)

Please Welcome Jerimiah Tretin!

Jerimiah joined the Valley team in February as a Mortgage Loan Originator in our Custer Ave. branch. He started his financial career as a teller at a local bank in 2004 and has spent a number of years excelling in various roles across the industry before deciding to finish his bachelor's degree at MSU-Billings.

While attending classes, Jerimiah also worked for a local nonprofit where he taught low-to-moderate income families the importance of financial literacy, and shortly after became a HUD-certified housing counselor through NeighborWorks America.

Though he's only been with us for a short while, when asked what he enjoys the most about working at Valley, he says, "I really admire the workplace culture here. Everyone I've met truly enjoys their job and genuinely cares about our members."



In regards to his position at Valley, Jerimiah is most excited to share his passion for helping people make their dreams of homeownership become a reality. Which is good news, because whether you are looking for your first home or your forever home, he is ready to go to work for you and help make it happen.

Jerimiah's best piece of financial advice is to track every dollar you make. "Every dollar you have should have a job. You work hard to earn your dollars. They, in turn, should work hard for you." When you put it like that, we couldn't agree more!

Outside of Valley, Jerimiah keeps himself busy with fly fishing, hiking, and spending time with his family, which recently grew by one when he and his wife welcomed their first child in September of 2018.

Thanks for joining the Valley team, Jerimiah. We are looking forward to the years to come!

[Click here](#) to learn more about Valley's Home Mortgage Loans and to apply. If you would like to contact Jerimiah with any of your mortgage needs you can reach him by:

Email - jtretin@valleyfcu.com

Phone - (406)655-2743

NMLS# 1066113



Valley's Annual Meeting

All members are invited to attend our Annual Meeting. Stop by any branch to grab a ticket.

Here are the details of the meeting:

When: Tuesday, April 23rd at 5:30 pm

Where: Billings Hotel & Convention Center
1223 Mullowney Ln. Billings, MT 59101

Details: Appetizers and refreshments will be served. **Prizes given away!**

[Valley Locations](#)



Home Equity Line of Credit

Spring is here! Which would make it 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 [blog](#) that will answer any of 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!

[Learn More!](#)



Join us!

COMMUNITY SHRED EVENT

DATE: SAT, APRIL 27, 2019

TIME: 10am-2pm

LOCATION: Billings FCU

990 Grand Ave, Billings

**Secure onsite mobile shredding
for your paper waste. Donations
will be accepted for a local
non-profit organization.**

brought to you by the Midland Empire Chapter of Credit Unions

Grandparent Scam:

In this scam, the caller will often begin by saying something along the lines of: "Hi Grandma/Grandpa, do you know who this is?" When the unsuspecting grandparent guesses the name of a grandchild the scammer most sounds like, the scammer has established a fake identity because the victim gave them the information. The scammer will then usually ask for money to solve some unexpected financial problem (overdue rent, car repairs, bail money, a lost wallet or purse, or an accident). They often beg that you "please don't tell my parents, or go to the authorities." The scammer usually asks to be paid via Western Union, MoneyGram, or by reading the numbers off the back of gift cards you would purchase at a local store.

How to protect yourself: Never offer information to the caller. If they prompt you with a question like, "Do you know who this is?" simply say no and have them tell you their name. Ask the caller personal questions that your real grandchild could answer but an imposter could not. After you hang up, verify the story by calling the parents or other relatives of the "grandchild." Never wire money, buy gift cards, or share personal/bank account information or credit card numbers with someone under uncertain conditions.

The Federal Trade Commission (FTC) is a non-investigative federal agency that collects information about ongoing scams to share with law enforcement.

FTC Consumer Response Center - 1-877-382-4357 - www.ftc.gov

FTC Identity Theft Hotline - 1-877-438-4338 - www.consumer.ftc.gov