



Bozeman is NOW OPEN!

Valley Credit Union now has a physical branch open in Bozeman, MT. We are located at 1707 Oak Street Suite A. The hours of the branch are 9:00am to 5:30pm Monday through Friday. We encourage everyone to check out our newest location. If you have relatives or friends in the Gallatin or Park County area tell them to stop by for a new account or loan. Valley would love them to become members of the credit union.

Please stop by the Bozeman branch on July 11th between the hours of 11am to 3pm as that will be the day of our GRAND OPENING. This celebration will consist of a BBQ, cake, cornhole, ribbon cutting ceremony and PRIZES!

We hope to see you there! Also, to celebrate the opening of our Bozeman branch we are currently offering the following Certificate Special at all of our branches:

18 Month Certificate
\$1,000 minimum
2.27% APY*

Have you checked out our blog on our website yet? If not, our [latest blog](#) goes over the new Bozeman branch and our wonderful staff. We recommend you give it a read along with our other blogs.

*APY=Annual Percentage Yield. A penalty applies for early withdrawal. Limited time special.



Home Equity Line of Credit

Do you still have plans to remodel your house this year while the weather is warm? If so, apply for a Home Equity Line of Credit (HELOC) today! You can use the equity in your home for much more than just a remodel. If you need the money and have the equity in your house, come see us about making that dream into reality. Our HELOC has a low monthly payment making it affordable for you. [Our blog post](#) from March can answer any possible questions you may have about our HELOC loan. If you still have any questions feel free to contact one of our loan officers. To top everything off we are currently waiving our origination fee and plus have a lower introductory rate for the first 6 months. Apply before the home improvement season is over.

[Apply Today!](#)



Rewards Checking

Receive a sky high dividend rate on your checking account for doing things you are probably already doing. The qualifications are easy! 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 do these simple things you will receive cash back in your account. Also, any ATM fees up to \$20 will be deposited back into your account at the beginning of the next month. If for whatever reason you don't 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. However, you will be able to try again the following month.

[Apply Now!](#)

WHY PAY FOR THE WHOLE CAR?

\$30,000 CAR



GFV
 (GUARANTEED FUTURE VALUE)
\$16,500

PAY FOR
 WHAT YOU USE!
\$13,500

Payment Saver Program

Valley's Payment Saver is the best choice in new and pre-owned vehicle financing. How would you like to finance your vehicle with a program that combines the best features of a conventional loan with the benefits of leasing? The Payment Saver offers low monthly payments similar to a lease, plus the best part of conventional financing - actually owning the vehicle. The low monthly payments that the Payment Saver program allows for gives you more vehicle for your money. Under this program, all new and pre-owned vehicles up to five years old are eligible and can be financed for up to 72 months. The Payment Saver is the vehicle financing option you have been waiting for!

- Low monthly payments
- No down payment required
- No up-front fees
- Vehicle ownership (titled in your name)
- No higher insurance premium
- Option to sell, trade, refinance or payoff at any time
- No early termination fees
- Return vehicle at loan maturity and simply "walk-away"
- Yearly mileage available options: 12000, 15000, 18000

Want to find out how low your payments could be? [Click here](#) - where you can build your car from the comfort of your own home. For more information about the Payment Saver program give us a call today!

Scam Tips!

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

Federally insured by NCUA

