

IT'S THE  
**RIGHT MOVE**



## Credit Union Youth Month

April is Credit Union Youth Month! This would be the perfect time to get those accounts opened for your kids. The earlier you start with their savings account the larger it will be by the time you are ready to hand that account over to them. To help make that decision of when to get that account opened for them a little easier we are offering a very special Certificate Special for the whole month of April to celebrate our Youth!

- **12.68% APY\*** Certificate Special
- 12 Month Term\*\*
- \$100 minimum/maximum

\*APY=Annual Percentage Yield. \*\*Penalty for early withdrawal. Promotion ends April 30, 2018. Must be under the age of 18 to qualify.

## Valley FCU's Annual Meeting

**When:** Tuesday, April 24th at 5:30 pm

**Where:** Billings Hotel & Convention Center  
1223 Mullaney Ln Billings, MT 59101

**Details:** Appetizers and refreshments will be served  
Prizes given away - stop by any branch to get a ticket



HELOC AS LOW AS **1.99%** APR & AS LOW AS **4.75%** APR  
for the first 6 months after 6 months  
Tap for qualifications

Valley  
FEDERAL CREDIT UNION

NCUA

### 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!

[Apply Today!](#)



### Bank Worldwide

Did you know Valley Federal Credit Union is part of a CO-OP Network that gives our members access to nearly 30,000 surcharge-free\* ATMs? That means you have free access to your money almost anywhere. A CO-OP ATM will have the image above on it. If you need help finding one near you here is a little help. You can call 1-888-SITE-CO-OP(888-748-3266), text a zip code to 91989 to find a nearby ATM or download the app([iPhone](#) or [Android](#)).

[Learn More!](#)

## SHRED-A-THON

Brought to you by the Midland Empire Chapter of Credit Unions

Bring your confidential waste and have it shredded. All donations will go to support the Big Sky Senior Services.

This free event is open to the general public.

**Saturday, April 21, 2018**  
**10am - 2pm**  
**Big Sky Federal Credit Union**  
**990 Grand Ave**  
**Billings, MT 59102**

### Dr. Pepper Scam!!!

*Fraudsters have placed a fake ad on Facebook claiming to be advertising for "Dr. Pepper" and looking for people to be part of their advertising team. If you respond, they send you a fraudulent "official check" and ask you to deposit it in your account and email them a copy of your deposit slip, which gives the scammer your account number.*

*If anyone is ever sending you money you should never be required to do something like this. If you feel like something is not right with a transaction please feel free to reach out to us at (406)656-9100 or stop by a branch, and we would be happy to review everything with you.*