

NCUA

REWARDS CHECKING
2.50% APY*

REWARDS SAVINGS
.75% APY*

Tap for qualifications

Rewards Checking

Do you have a checking account that puts cash back in your wallet every month and refunds ATM fees? If not, look no further as our Rewards Checking account does just that! Our Rewards Checking account has qualifications that are easy to meet, and we would not be surprised if you are already meeting the qualifications. Here is a list of the qualifications:

- Have 15 debit card transactions post and clear your account
- Have a direct deposit OR automatic withdrawal (ACH)
- Sign into online banking
- Be enrolled in eStatements

[Click here](#) to go to our Rewards Checking calculator to see how much you are potentially missing out on each month. Plus, a great benefit is if you do not meet the qualifications one month for whatever reason you will not see a fee hit your account. Your account 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 to meet the qualifications!

[Apply Now!](#)



Scholarship Winners

Valley is excited to announce the following members as scholarship winners. Kendall D(left) was selected as the recipient of Valley Federal Credit Union's scholarship offered to our Cody Wyoming members headed into college. The Midland Empire Chapter of Credit Unions presented a scholarship to Laura K(center) for the Ray Harris Memorial Scholarship(non-traditional student), and Caden S(right) won the Traditional Student Scholarship. We are very excited for all three of these winners and wish all of them the best of luck headed into the next chapter of their lives.



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!](#)



Reality Fair 2018

In April, your local credit unions put on a Reality Fair for over 100 students at Billings Senior High School to teach them real life lessons about doing a budget. Students were assigned a job, family size and income when they came into the gym, and the student would go from booth to booth selecting different types of bills that would be deducted from their monthly income. The different booths included local vendors like a daycare provider, car insurance, car payment, utilities, etc...

[Pictures of Event!](#)

Scam Alert!!!

Please do not give out your Online Banking login username and password. This is confidential information and should always be protected. We are seeing an increase in fraud due to providing this information over the phone and with internet relationships. The fraudsters are very good at gaining your trust or with scare tactics. Please contact the Credit Union immediately if you suspect you may be part of a scam.