

4th Quarter | 2016

YOUR **FINANCIAL**  
EDGE

IT'S THE RIGHT  
MOVE



**EARN COLD  
HARD CASH**

*See page 3 for details.*



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**Valley**  
FEDERAL CREDIT UNION

## RUBBER DUCK REGATTA

Every September Valley FCU and The Midland Empire Chapter of Credit Unions join Big Sky Senior Services for the Rubber Duck Regatta.

This fun event helps increase visibility, awareness and support for the prevention of Elder Abuse. "Every year the event brings in more and more families," says Shawna House, VP of Marketing and Business Development of Valley "It's been a huge success for all!" If you've never attended the Regatta, make sure to put it on your list of family activities for next year!



## WE WANT TO HEAR YOUR STORY!

Valley strives to offer the most innovative products and advancements in our technology while keeping member service our main priority. We enjoy being there every step of the way in helping with your financial future. If Valley has helped you with a financial success in your life like buying a new house, improving your credit score or saving for a big goal, we want to hear about it!

**If you are interested in giving us a testimonial,** please contact Shawna M. House, VP of Marketing and Business Development at [shouse@valleyfcu.com](mailto:shouse@valleyfcu.com) or 406-655-5081. Or, you can fill out this **testimonial form** and mail it to: 207 N Broadway, Billings, MT 59101 Attn: Shawna M. House.

***We appreciate you and look forward to hearing your amazing stories!***

## CODY BRANCH CELEBRATES HOMECOMING

Our Cody employees were busy serving up a great meal to our members in honor of the Cody Bronc's Homecoming Game on Friday, September 9th, 2016!



## HELP US CELEBRATE INTERNATIONAL CREDIT UNION DAY!

Thursday, October 20th, 2016 we honor history! For more than 150 years credit unions have proudly put people and their communities first in order to provide access to affordable financial services for all of their members. Help us celebrate the qualities that make credit unions the best financial partners for people all over the world! Visit one of our **eight locations** Monday, October 17th through Friday, October 21st to check out all of our special offerings. It's our way of saying THANK YOU for being a loyal member.

## ARE YOU ON THE MOVE?

If you are planning to move, please keep us informed so we can keep your information current and secure. Notifying us of your move ensures that you are receiving important correspondence like monthly statements and notices plus the latest news. Contact us with any changes to the following:

Address	Phone numbers (landline, cell or work)	Email addresses
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We ask that you call us or visit one of our eight branches to submit an address change.

## SKIP THE STRESS

Skip-A-Payment is here to help relieve your holiday headaches! Take advantage of this great offer to keep some extra cash in your hands for those little holiday extras. For a minimum fee, you can ease your mind and focus on enjoying the season and time with friends and family. To skip your payment, **[click here](#)**.

# 5 WAYS TO SAVE FOR THE HOLIDAYS

## 1 PUT AWAY A SMALL AMOUNT EACH WEEK OR EACH MONTH

There are several examples online of plans to help you easily save money all year long so when it's time to buy holiday gifts, you're all set. Some plans have you save a set amount each week or month, and some increase the amount you save incrementally over time. Take the time to look at a few of the suggested ways to sock away some extra cash and pick the one that best fits your saving style. You can use these same plans to save for major purchases or vacations.

## 2 PARE DOWN YOUR GIFT LISTS

It's the holiday season and we are all feeling at our most generous! But, sometimes buying all the gifts on your list just isn't feasible. Help your kids focus on a few special, memorable gifts. Having them create a short list that includes something to read, something to wear, something to do, etc. And, instead of exchanging gifts with all of your family or friends, suggest drawing names and only buying for one person.

## 3 DO BLACK FRIDAY & CYBER MONDAY THE RIGHT WAY

Some people love the crowds and energy of the shopping season. Others, not so much. But, braving the crowds can help you stick to a budget... if you have a plan. Take the

time to search online for store circulars... many post their specials well in advance. Make an ordered list for each store you plan to visit and stick to your plans!

## 4 SHARE THE SPENDING

Going in on gifts with others can help you save money and allow you to give a bigger, better gift than you would be able to afford on your own. So, if you know that Dad would really love that collector's baseball card he never got as a kid or Mom wishes she had a brand new set of golf clubs come spring, organize your siblings and get it done. And, no, everyone may not be able to contribute equally... but, being grateful for what you can afford to give will bring you joy.

## 5 THE BEST THINGS IN LIFE CAN BE FREE

Do you remember all the gifts you gave or received last year? Probably not. When all is said and done, what you will remember about the holidays is the time spent together with family and friends. This is the true gift of the season and it's free!



## EARN COLD HARD CASH *It's the Right Move.*

REWARDS  
CHECKING

**2.00%**  
APY<sup>1</sup>

REWARDS  
SAVINGS

**.50%**  
APY<sup>2</sup>

- No minimum balance
- Monthly qualifications are easy to meet<sup>3</sup>

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Facebook



1: For balances up to \$10,000. Balances over \$10,000: .05% APY. Not meeting qualifications: .05% APY. Rates may change after account opening. Fees may reduce earnings. \$50 required minimum opening deposit. APY is accurate as of June 8, 2016.  
2: For balances up to \$20,000. Balances over \$20,000: .25% APY. Not meeting qualifications: .05% APY. Rates may change after account opening. Fees may reduce earnings. APY is accurate as of June 8, 2016.  
3: Make 15 Valley check card purchases. Access online banking. Have 1 automatic payment or direct deposit. Receive statements.  
APY = Annual Percentage Yield. Certain restrictions apply.

# HEY PARENTS! WE'VE GOT YOU "COVERED"

Not only does Valley Care For Kids, we care for parents! Tired of running to the store for those last minute school supplies? We know the hectic schedules that most of today's families are juggling! That's why we try to ease some of the stress by helping to provide the little things! Valley has donated book covers to most of the schools in our surrounding areas. Contact us today or visit one of our **eight locations** to pick some up!



## MAILING ADDRESSES

PO Box 20417 • Billings, MT 59104  
PO Box 716 • Columbus, MT 59019  
PO Box 218 • Roundup, MT 59072  
PO Box 1268 • Cody, WY 82414

### BILLINGS, MT 5 locations

**1541 Custer Ave**  
656-9100 or 1-800-735-6803  
**Lobby:** 9-4 Mon-Thur, 9-5 Fri  
**Drive-Up:** 7:30-6 Mon-Fri,  
9-1 Sat

**1445 Main St**  
656-9100 or 1-800-735-6803  
**Lobby:** 9-4 Mon-Thur, 9-5 Fri  
**Drive-Up:** 7:30-6 Mon-Fri,  
9-1 Sat

**3025 King Ave W**  
656-9100 or 1-800-735-6803  
**Lobby:** 9-4 Mon-Thur, 9-5 Fri  
**Drive-Up:** 7:30-6 Mon-Fri,  
9-1 Sat

**207 N Broadway**  
656-9100 or 1-800-735-6803  
**Lobby:** 7:30-4:30 Mon-Fri

**2955 Grand Ave**  
656-9100 or 1-800-735-6803  
**Lobby:** 9-4 Mon-Thur, 9-5 Fri  
**Drive-Up:** 7:30-6 Mon-Fri,  
9-1 Sat

### COLUMBUS, MT

**400 E Pike**  
290-1755  
**Lobby:** 9-4 Mon-Thur; 9-5 Fri  
**Walk-Up:** 8:30-5 Mon-Fri,  
9-12 Sat

### ROUNDUP, MT

**216 8th Ave E**  
323-2442  
**Lobby:** 9-4 Mon-Thur; 9-5 Fri  
**Drive-Up:** 8-5 Mon-Fri,  
9-12 Sat

### CODY, WY

**1902 Cougar Ave**  
307-587-2274  
**Lobby:** 9-5 Mon-Fri  
**Drive-Up:** 8:30-5:30  
Mon-Fri, 9-12 Sat

[valleyfcu.com](http://valleyfcu.com)

## BOARD of DIRECTORS

**REG GIBBS**, *Chairman of the Board*  
**CHUCK SOMMERS**, *Vice Chair*  
**KENDRA FREECK**, *Secretary/Treasurer*  
**BEA ANN MELICHAR**  
**WES OJA**

## SUPERVISORY COMMITTEE

**ANN ADAIR / DALE HAARR, JR.**  
**WES OJA / SCOTT STANAWAY**

## HOLIDAY CLOSINGS

All branches will be closed  
on the following days:

**COLUMBUS DAY:** Monday, October 10th 2016  
**VETERANS DAY:** Friday, November 11th 2016  
**THANKSGIVING DAY:** Thursday, November 24th 2016  
**CHRISTMAS DAY** (in observance of Dec. 25): Monday, December 26th 2016  
**NEW YEAR'S DAY** (in observance of Jan. 1): Monday, January 2nd 2017

**VISION:** *Building relationships with people in our communities.*  
**MISSION:** *Uniting to achieve your dreams.*

