

3rd Quarter | 2017

YOUR FINANCIAL EDGE

GO AHEAD...
TAKE CREDIT

IT'S THE RIGHT MOVE

Where are you going? With a Visa® credit card from Valley Federal Credit Union, you can make purchases whenever – and wherever – you need to.

Know where your money is going!
VISA® PURCHASE ALERTS

Get an email alert whenever you pay with your Valley Visa® Card.

You can earn rewards and get great, low rates on purchases and balance transfers. If you need to establish your credit, we have a card for that, too. Apply for a Valley Visa® credit card today and get the card that goes on the move with you.

 Like us on
Facebook

valleyfcu.com



CEO MESSAGE

It most certainly is true that time flies when you're having fun! At Valley Federal Credit Union, we are enjoying serving our members, and the growth we experienced in 2016 definitely confirms it!

We completed a lobby remodel at our King Ave. branch along with adding a collection of new art representing some of the wonderful animals residing at ZooMontana. We are also very pleased to announce that Valley is sponsoring the new Bison Exhibit, which is scheduled for completion Fall of 2017. If you have not visited ZooMontana recently, please take advantage of this beautiful facility that we are very fortunate to have in our community. I serve on their Board of Directors and I must say, it is one of the most enjoyable volunteer boards I have ever been a part of, and we are very proud of our partnership with them.

Our third remodel is currently under way at our Heights branch. We have added some needed square footage on the back of the building, we are completely gutting and updating the existing structure, including a new look outside. As we want to continue to serve our members, we are doing this project in stages. I would personally like to thank the staff and members who call that branch home for their

patience during this process. Also, major kudos to the construction crew (Fisher Construction) and architects (High Plains Architects) for keeping dust and noise at a minimum. Our target date for completion is the first week of November.

We recently introduced our P2P service via our mobile app. This will allow you to pay the babysitter, your share of dinner or simply send money to someone using your smart phone. Technology never ceases to amaze me! Our ultimate goal is to provide banking options that fit your lifestyle. At the same time, we are very diligent in doing everything we can to protect your money and identity. It may be frustrating at times when that reminder comes up to change your password again, but it is for your protection.

Have a safe and wonderful summer!



Darla J. Card, CEO

HOME MORTGAGE LOANS

From house-hunting to move-in day, our lenders are here to help.

- **Competitively low rates available for purchase or refinancing**
- **Wide range of options and terms: Conventional Loans / FHA Loans / VA Loans / USDA Rural Development Loans**
- **Locally handled process from start to finish** • **Advisors with experience in the local market**
- **Customized service from a staff committed to your success**

Contact one of our trusted lenders today!



Linda Branum

NMLS ID#: 673216

Phone: (406) 655-5020

Email:
lbranum@valleyfcu.com

Location:
1541 Custer Ave
Billings, MT 59102



Sheryl Kendall

NMLS ID#: 1236718

Phone: (406) 655-5070

Email:
skendall@valleyfcu.com

Location:
1541 Custer Ave
Billings, MT 59102

IT'S THE RIGHT
MOVE

 Like us on
Facebook



NEW GRAND AVENUE BRANCH MANAGER

Meet Jade Smith, our new Grand Ave. Branch Manager, and her wonderful staff.



Jade Smith has spent time working at every Valley Federal Credit Union branch in Montana, including the two years she worked at our Columbus branch. Jade lives in Joliet and enjoyed her daily commute on the backroads to Columbus. Now, she has taken up permanent residence as the new manager of our Grand Avenue branch. As manager, Jade has found satisfaction in helping her staff of three reach their goals. "My

favorite thing is watching the employees advance and grow," she says. "I am so happy to be able to share my knowledge with them and help them be successful."

The atmosphere of the Grand Avenue branch is also a favorite of Jade's. "It's a small, homey location, and our members really like that," she says. "We work as a team to make members feel like they're visiting family." Jade appreciates that Valley focuses on member service. "I love how we build relationships with our members. They are so much more than just customers to us."

When Jade isn't at work, her two boys Rhett (18 months) and Ridge (8 years) keep her running. Her oldest is involved in football, wrestling and year-round motocross. They are members of the Billings Motorcycle Club and travel to Idaho, Wyoming & South Dakota to compete. Ridge's father Keith used to hill climb, so being on a bike is a bit of a family tradition.

Jade and her family also love to spend time outdoors camping, fishing and hiking. They also have two dogs waiting anxiously for them at home each time they return from an adventure. Jade treasures the time she gets to spend with her boys above all else. "When you have kids, they are your focus."

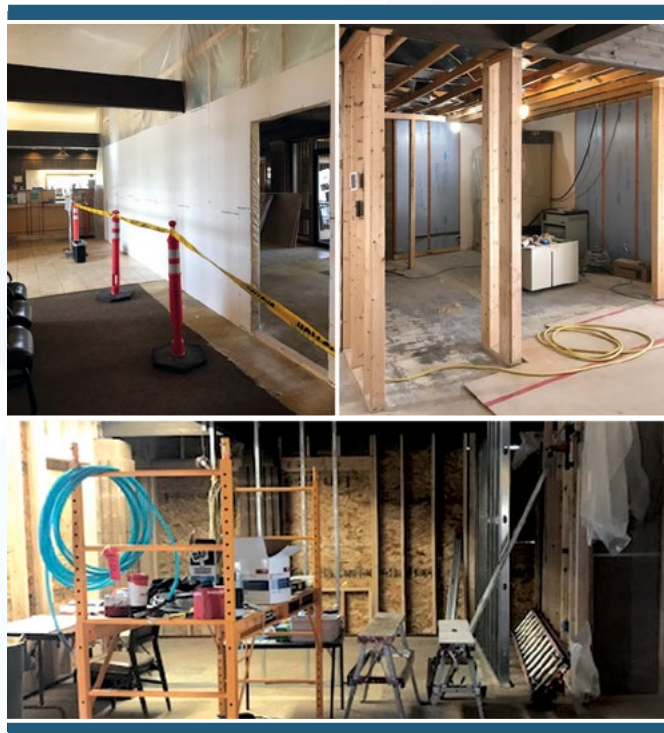
Valley is proud to have someone as dedicated and skilled as Jade leading our Grand Avenue team. We're lucky to count her as part of our Valley family.

PROPERTY INSURANCE REMINDER

If you have a loan with real estate as collateral, it is your obligation to maintain insurance on that property.

HEIGHTS REMODEL

Our Billings Heights branch is currently in the middle of a remodel which we expect to be complete in November. We promise once everything is completed it will have been worth the wait of this remodel!



POPMONEY® & EXTERNAL TRANSFERS

Pay people the easy way with Popmoney® - the personal payment service now available in your online banking account.

- Use just an email address and/or cellphone number to send money.
- Avoid the hassle of carrying cash or writing checks.
- Keep information private with no need to exchange account numbers.

Pay friends back, split expenses, send last-minute gifts & more!



TEACHER APPRECIATION WEEK

In honor of Teacher Appreciation Week, Valley bought lunch for all staff members at Cody High School, Cody Middle School, Sunset Elementary, Livingston Elementary and East Side Elementary. Valley appreciates teachers who are dedicated to educating and supporting our children.



NEW PARTNERSHIP WITH HEAD START

Valley is pleased to announce our new partnership with Head Start, helping them fund a library in their new, expanded location at 521 Custer. Valley volunteers helped out at Head Start's year-end celebration at ZooMontana so teachers could enjoy time with their students. We hope the kids had as much fun as we did. Valley volunteers will also read to kids during the school year to help foster their love of reading. We look forward to continuing this partnership for years to come.

RUBBER DUCK REGATTA



Sunday, Sept. 10 • 11am-3pm at Riverfront Park

Valley is proud to sponsor the Rubber Duck Regatta, an annual event benefiting the Prevention of Elder Abuse Program. All funding received from the Regatta is given directly to client services including investigation of abuse, case management and financial payee services for elders and adults with disabilities.

VALLEY CARES FOR KIDS AND THE COMMUNITY



PROUD SPONSOR

Valley has been a proud sponsor for the Alberta Bair Theater (ABT) Education Series for over five years. During the school year, ABT presents specially designed matinees for students and schools at discounted prices. All of the performances represent a global spectrum of cultural art forms. Each show is recommended for certain grade levels from pre-kindergarten to grade 12. The ABT welcomes all public, private and home schools - as well as the general public - to their student matinee performances. Learn more about all the ways Valley Cares for Kids!

GET ONLINE AND IN THE KNOW!

Follow our posts on recent scams, financial industry trends, how to protect yourself and your family from identity theft, our community involvement and much more!



NEED CASH FAST?

ROUNDUP ATM • 216 8th Avenue East

BILLINGS HEIGHTS ATM • 1445 Main Street

GRAND AVENUE ATM • 2955 Grand Avenue

DOWNTOWN ATM • 207 North Broadway

CUSTER ATM • 1541 Custer Avenue

KING ATM • 3025 King Avenue West

CODY, WY ATM • 1902 Cougar Ave

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

BOARD of DIRECTORS

REG GIBBS, *Chairman of the Board*

WES OJA, *Vice Chair*

ANN ADAIR, *Associate Director*

KENDRA FREECK, *Secretary/Treasurer*

CHUCK SOMMERS

BEA ANN MELICHAR

SUPERVISORY COMMITTEE

SCOTT STANAWAY, *Chairman*

ANN ADAIR

DALE HAARR, JR

WES OJA

HOLIDAY CLOSINGS

All branches will be closed on the following days:

FOURTH of JULY: Tuesday, July 4th

LABOR DAY: Monday, September 4th

VISION: Building relationships with people in our communities.

MISSION: Uniting to achieve your dreams.

