

1st Quarter | 2017

YOUR FINANCIAL EDGE

◆ **STILL
RECOVERING
FROM THE
HOLIDAYS?**

IT'S THE SMART
MOVE

*Crush those high credit card
rates and take advantage of our*

DEBT DESTROYER LOAN!

RATES AS LOW AS

6.74% APR*

valleyfcu.com



Like us on
Facebook



*Annual Percentage Rate. Tier A and A+ members. Rate applies with automatic payment. Tier B members is 8.74% with auto payment. Loan term is 12 months only. Minimum \$1,000. Promotion ends January 31, 2017.



Valley
FEDERAL CREDIT UNION

TOYS FOR TOTS EVENT

There is no better feeling than giving back.

Which is why all of our eight locations participated in being a drop off location for this amazing event! King Ave Branch shows their holiday spirit with their donations for Toys for Tots.



SCHOLARSHIP GIVEAWAY

Each year Midland Empire Chapter of Credit Unions gives away two \$1,000 Scholarships; one to a traditional student and one to a non-traditional student who wish to continue their education. The deadline for these applications is March 1, 2017.

♦ Fill out application and print

Applications may be returned to your local branch or mailed to:

Valley FCU
Attn: Shawna M. House, Marketing Department
PO BOX 20417
Billings, MT 59104

Cody, WY Scholarship Giveaway

Valley is awarding one scholarship in the amount of \$500 to a graduating high school student in Cody, Wyoming. Applicant must be a member of Valley, excluding immediate family members of Valley employees. This scholarship applies to any accredited college, graduate school or secondary education facility. The deadline for applications is March 28, 2017, 5:00 PM, MST. Scholarships will be awarded May 9th, 2017.

♦ Fill out application and print

Completed application and all required materials must be submitted to:

Valley FCU
Attn: Jeff Parsons, Branch Manager
1902 Cougar Avenue
Cody, WY 82414

REWARD YOUR WHOLE FAMILY

REWARDS
CHECKING

2.00% APY¹

REWARDS
SAVINGS

.50% APY²

- ♦ No minimum balance
- ♦ Monthly qualifications are easy to meet³

IT'S A
REWARDING MOVE

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. Have 1 automatic payment or direct deposit. Receive statements. APY = Annual Percentage Yield. Certain restrictions apply.



valleyfcu.com

VALLEY'S PAY IT FORWARD PROGRAM

Valley continues to surprise businesses and their customers by paying it forward!

Roundup's Busy Bee Café and Gift Shop customers were pleasantly surprised when they went to pay for their meal and they were told "No need to pay, it's on Valley today!"



Cody's Branch Manager Jeff Parsons and VP of Marketing & Business Development Shawna House had the opportunity to purchase lunch for the customers at Noon Break in Cody, Wyoming, including local celebrity Mayor Nancy Tia Brown and her husband Bob Brown!



It's been our pleasure showing our random acts of kindness throughout all our communities! You never know where we will show up next!

VALLEY SPONSORS THE BISON EXHIBIT AT ZOOMONTANA

We are extremely excited to be the major sponsor for the new upcoming Bison Exhibit!

♦ [Click here to read the Billings Gazette story.](#)

A FRESH FINANCIAL START

This New Year's Day, make a resolution that will make your life better, not just for this year, but for all your future years as well. Make this the year you get serious about managing your money.

Set Savings Goals

What are your goals for 2017 and beyond? Do you have a child going to college in the next five to 10 years? Would you like to retire early? Is there a vacation you've been dreaming of taking? Whatever you hope for your future, setting goals is the best way to make sure you get there. Create a clear direction for how to make your plans a reality by setting weekly, monthly and yearly savings targets.

Assess Your Finances

Take a close look at your financial outlook for the upcoming year. Look back at 2016 and see where you were spending and saving your money. Are you expecting any major life changes? A new baby? Moving? Starting a new job? All of life's big events affect your financial situation. By planning for the new year, you can set a realistic amount to save. This will also make sure you have some emergency funds, should unforeseen changes occur in your life as well.

Manage Your Income

Creating a financial plan and learning to stick to it is one of the best gifts you can give to yourself in 2017. Having a plan for your money will give you a sense of purpose and peace of mind. And, remember, you're worth it!

SAVE THE DATE: 2016 ANNUAL MEETING

April 25, 2017 • 5:30 pm



GET ONLINE AND IN THE KNOW!

VALLEY HAS BEEN BUSY.

Stay in the know and find out what Valley has been up to by checking out our Facebook page! Follow us and begin receiving posts regarding most recent scams, what's trending in the financial industry, how to protect yourself and your family from identity theft, our community involvement and much more!



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

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BOARD of DIRECTORS

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

SUPERVISORY COMMITTEE

SCOTT STANAWAY, *Chairman*
ANN ADAIR / DALE HAARR, JR
WES OJA / MARTI SHECKLETON

HOLIDAY CLOSINGS

All branches will be closed on the following days:

DAY AFTER NEW YEAR'S: Monday, January 2nd 2017

MARTIN LUTHER KING, JR. DAY: Monday, January 16th, 2017

PRESIDENTS' DAY: Monday, February 20th, 2017

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

