

3rd Quarter | 2016

# YOUR FINANCIAL EDGE

IT'S <sup>THE</sup> RIGHT  
MOVE

♦ **FREE**  
**TAP • SNAP • DEPOSIT**

**Save time and deposit  
your checks from  
anywhere anytime.  
It's safe, convenient and *FREE!***

Simply sign in to your account using our mobile app and choose check deposit. Snap a picture of the front and back of your endorsed check and deposit into your desired account.

 Like us on  
Facebook



**Valley**  
FEDERAL CREDIT UNION

# MESSAGE FROM OUR CEO, DARLA J. CARD



*Seems like only yesterday we were ringing in 2016! Now, suddenly, it is half over. We have been very busy the past six months and are very pleased to keep bringing you, our valued members, more and more options to make your financial lives easier.*

If you have not yet loaded AskAuto, give it a try. This is Valley's newest, free app for your smart phone. Search for it in your app store and once it is loaded, be sure to choose Valley Federal Credit Union as your financial institution. This app will not only allow you to immediately apply for a car loan while you are

shopping around the car lot, it will allow you to scan the VIN and research the specific vehicle you are considering. Pretty cool!

Our remote deposit option is also up and running via our Valley Federal Credit Union app. This is a great service if you have a check that you really need to deposit but can't find the time to get in to your local branch. Just Tap, Snap and Deposit with your smart phone. What could be easier!

We want to make your banking experience as easy as possible to fit into your particular lifestyle. Convenient banking at your fingertips, 24 hours a day, 7 days a week. Of course, we are always happy to see you face-to-face and look forward to visiting with you at your favorite branch location.

*Have a safe and enjoyable Summer!*

**Darla J. Card, CEO**

## READY TO RENOVATE?

A home equity loan or line of credit uses the equity in your home to secure financing for whatever you may need.

*Whether it's improvements to the roof over your head, tuition fees, or paying off a car or other debt, a HELOC offers an affordable rate and low closing costs!*

## HOME EQUITY LINE OF CREDIT (HELOC) SPECIAL

Origination Fee **WAIVED**

HELOC AT **1.99%** APR\* **&** **AS LOW AS 3.50%** APR\*\*  
for the first 6 months after 6 months

**Use towards:**

Home Improvement • Debt Consolidation • Funding College • Pay Off Car Loan • Other Major Purchases

- Low monthly payments - 1% of the amount advanced
- May be tax deductible, please consult a tax advisor

**APPLY TODAY**



\*APR=Annual Percentage Rate. After 6 months, rate on your loan will revert to the standard variable rate for a home Equity Line of Credit (HELOC) as low as Prime Rate, which was 3.50% on January 4, 2016. The maximum interest rate will not exceed 17.99%.

\*\*Rate of 3.50% applies to LEVEL A+ Members ONLY. All loans subject to credit approval. Other closing costs will apply. May be tax deductible, please consult a tax advisor. Minimum \$25 savings membership account required.



# IT'S <sup>THE</sup> RIGHT MOVE

ENRICHING  
MINDS

VFCU is honored to continue our Major Sponsorship of the Alberta Bair Theater's Education Series.

To find out more ways Valley is supporting community youth, visit our Cares for Kids page today.

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



## FREE FAMILY FUN!

Valley FCU is a proud contributor for this year's **Movies in the Park Series!** Grab your blankets and lawn chairs for this **FREE** family event!

Here's the schedule for this year's line up:

- ♦ **FINDING NEMO** - Friday, August 26th at Rose Park
- ♦ **ANT MAN** - Friday, September 9th at Castlerock Park
- ♦ **WIZARD OF OZ** - Friday, September 16th at Pioneer Park

Admission is always **FREE**.

Concessions benefit The Friendship House, Special K Ranch, Children and Families, Forever Families, Boys & Girls Club and Tumbleweed.



## WHERE WILL WE "PAY IT FORWARD" NEXT?!

Valley continues to surprise customers and pick up the tab! We truly enjoy giving back to our communities every chance we get! We've popped in to Softies, Soup and Such, the Rosebud Café and numerous other locations to Pay it Forward with support for our local businesses and their patrons.

Follow us on Facebook to see what we've been up to!



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

# 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

[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:

**FOURTH OF JULY:** Saturday, July 2nd - Monday, July 4th  
**LABOR DAY:** Monday, September 5th

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

