

# YOUR FINANCIAL EDGE

◆ DO YOU NEED YOUR OWN SET OF WHEELS OR KNOW ANYONE WHO DOES?

*We have a new program designed for those who are just starting out and have limited income.*

*We recognize the first step to financial responsibility can be very challenging. Depend on us to invest in YOU.*

**WE WILL GET YOU MOVING!**

IT'S THE RIGHT  
MO E



**1st Time Car Buyers Guidelines:** Must be 18 yrs or older. Under 18 yrs can be written with qualified co-signer. At least 6 months employment. \$1,000.00 minimum monthly income. Financing no more than 50% LTV. DTL ratio 40% or less. Vehicle must be 10 yrs or newer. Minimum \$500 cash down. POI required. Payroll deducted or share transfer strongly recommended. No derogatory credit is a tier "C" rate. Any collections or derogatory credit is a tier "E" rate (must document reason for delinquency). Insurance must be verified.



**Valley**  
FEDERAL CREDIT UNION



# RUBBER DUCK REGATTA



## *Proud sponsor of the 2015 Rubber Duck Regatta!*

As we have done in many past years, Valley partnered with local credit unions and Big Sky Senior Services to help raise funds for the prevention of Elder Abuse. All funding received from the Regatta is allocated directly to client services, which includes the investigation of abuse, case management and financial payee services for elders and adults with disabilities. We always have lots of fun helping the kids decorate ducks for such a great cause! Thank you everyone for making it a great success!

## COMING SOON!

*Your finances. Your tablet.  
Made for each other.*

Get ready to try our apps for the iPad®, Android™ tablets and Kindle Fire.™



**Also, coming soon,** Financial Transaction History export functionality into Intuit QuickBooks software from Valley's Online Banking. This functionality is currently available for Intuit Quicken software.

# VALLEY'S PAY IT FORWARD PROGRAM

If you haven't seen us around town picking up tabs, you soon will. Our Branch Managers and their staff have been beating the streets showing up at random local businesses paying for whatever the customer is buying. Yes, it's true we will pay your tab! The concept is simple, yet very effective. We want to give back to our communities and what a great way to do it. Be watching in your neighborhood and we may just see you there.

*Thanks to all the branches that have made a difference in their neighborhoods!*



## SKIP-A-PAYMENT

*Go ahead and take a month off.*

Holidays are fast approaching and if you'd rather spend your hard-earned cash on your loved ones, we get it. Take a month off and RELAX. Spend it or simply SAVE it.

♦ **Click here to print form.**



# ALBERTA BAIR EDUCATION SERIES EVENTS

*We are proud to announce this is our 4th year sponsoring the Alberta Bair Education Series.*

During the school year, Alberta Bair Theater (ABT) specially designs matinees for students pre-kindergarten to grade 12 at discounted prices. The performances represent a global spectrum of cultural art forms. ABT welcomes all public, private and home schools, as well as the general public.

As part of Valley's ongoing commitment to children and education, our sponsorship provides tickets and transportation to kids across Montana and Wyoming, so everyone can experience the magic of theater. We enjoy being part of an event that enriches the lives of so many in our communities. If you haven't attended one of these fantastic performances, we encourage you to do so. Seeing hundreds of children and their wide-eyed expressions is truly priceless.

♦ [Click here](#) for performance dates and times.

## GET UP IN OUR SPACE!

If you're looking for place to hold a holiday function, birthday, or work-related meeting, please give us a call. We have available space for groups up to 200 people at our Downtown Branch at 207 N Broadway.

♦ [Click here](#) to view available options and more details. Call or email **Steve Bruggeman** to book your next event! 406-655-5095.

## HOLIDAY LOAN

Buying that special gift for that special someone has never been easier. We want to help make your holiday wishes come true!

***Our always popular Holiday Loans are back.***

***With rates lower than most credit cards, they're the THE RIGHT MOVE.***

♦ [Click here](#) to apply.

♦ ***I'm not a 9 to 5er.***

**MOBILE BANKING WORKS  
FOR MY BUSY LIFESTYLE.**

# IT'S THE RIGHT MOVE

Be sure to take advantage of our online banking at **valleyfcu.com** or stop by one of our convenient ATMs.





# CREDIT UNION DAY

**THURSDAY, OCTOBER 15TH, 2015**

Credit unions have been making a difference for over 160 years. From the foundation of "People Helping People,"™ credit unions worldwide will join in celebrating the year-round impact of the credit union movement and its members for International Credit Union Day. Share with us our vision and mission as we celebrate on October 15th, 2015.

*Thank you for your loyal membership and we invite you to visit one of our 8 locations to help celebrate your membership!*

**THANK YOU AND WE HOPE TO SEE YOU SOON!**



Like us on  
**Facebook**

We are excited to introduce our new Facebook page!  
**Click here to check out all the latest and greatest!**

# 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  
**CHUCK SOMMERS**, Vice Chair  
**KENDRA FREECK**, Secretary/Treasurer  
**BEA ANN MELICHAR**  
**WES OJA**

## SUPERVISORY COMMITTEE

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

## HOLIDAY CLOSINGS

All branches will be closed on the following days:

**COLUMBUS DAY:** Monday, Oct 12th  
**VETERAN'S DAY:** Wednesday, Nov 11th  
**THANKSGIVING DAY:** Thursday, Nov 26th

**CHRISTMAS DAY:** Friday, Dec 25th  
**DAY AFTER CHRISTMAS:** Saturday,  
Dec 26th - Drive-ups and Walk-up Closed

**CLOSING EARLY - CHRISTMAS EVE:** Thursday, Dec 24th

The following branches are open from 9am-1pm:

Custer Ave / King Ave / Heights / Grand Ave / Roundup / Columbus / Cody, WY  
Downtown Branch will be open from 7:30am-1pm

**VISION:** Building relationships with people in our communities.

**MISSION:** Uniting to achieve your dreams.

