

IT'S THE
RIGHT
MOVE

NCUA



Debt DESTROYER Loan

If you are tired of paying multiple different credit card companies a payment every month it would be a great time to apply for a Valley Debt Destroyer Loan today! Also, enjoy being credit card debt free faster! The Debt Destroyer is a 12 month loan that will be paid off much faster than paying the minimal payment on a credit card each month. This loan can be used for other purchases as well, for example, car repairs, upgrade appliances, hot tub, furnace repairs, etc... So if you are in need of cash, come see us!

[Apply Today!](#)



Government Shutdown

Have you been affected by the government shutdown? If so, we would love the chance to assist you through this hard time. Here is a quote from our CEO.

"As a credit union, Valley's priority has always been people helping people. That is especially true when a national event such as the government shutdown affects our members. Every situation is different, but we will work with you one-on-one to come up with a solution, whether it is skipping a payment on a loan or a short-term, interest free loan to pay the bills. We are your credit union and are here to help you through this stressful time. Stop in at any of our 9 convenient branches to find your solution!"
Darla J. Card, CEO.



Valley's Blog

If you've ever felt overcome by complete and utter despair over the thought of your debt and how you'll ever pay it all off, you're not alone - more than half of Americans spend more than they earn each month, with the average credit card debt reaching a whopping \$6,929. Between credit card payments, mortgages and student loans (to name a few), it can be overwhelming to think about and keep track of it all. The good news is that there are tons of ways to start decreasing your debt and working towards FINANCIAL FREEDOM. Here are a few tips: 1) Stop adding to your debt 2) Make a plan 3) Begin creating an emergency-only fund 4) Pay off one debt at a time 5) Sell unwanted items.
[Click here to read the rest of the blog.](#)

Contact Your Financial Institution!!!

If you've sent money or shared your banking details with a scammer, contact your financial institution immediately. They may be able to stop a transaction, or close your account if the scammer has your account details. Your credit card provider may be able to perform a 'charge back' (reverse the transaction) if your credit card was billed fraudulently.

Beware of unusual payment requests. Scammers will often ask you to use an unusual payment method, including preloaded debit cards, gift cards, iTunes cards or virtual currency such as Bitcoin.

If you're not sure if you're being scammed, STOP SENDING MONEY. Scammers will keep asking for more money until you stop.

All Valley
branches will
be closed
Monday, January
21st in honor
of Martin Luther
King Jr. Day!