



Home Equity Line of Credit (HELOC)

Home improvement season is here! Now would be a great time to get approved for a HELOC to turn your remodeling dreams into reality. Not only can you use the equity in your home for remodels, you can use it for anything from student loans, to hot tubs, travel plans, RVs, vehicle purchase, etc...

[Learn More!](#)



Valley's Annual Meeting

Valley would like to invite all members who wish to attend our Annual Meeting to stop by any branch to grab a ticket. Here are the details of the meeting:

When: Tuesday, April 23rd at 5:30 pm

Where: Billings Hotel & Convention Center
1223 Mullowney Ln. Billings, MT 59101

Details: Appetizers and refreshments will be served. **Prizes given away!**

[Valley Locations](#)

Valley Visa® Credit Card

We have recently collaborated with uChoose Rewards to make the rewards on our Platinum Rewards Credit Card even better! With uChoose Rewards you earn points for shopping with your Valley Credit Union Platinum Rewards Credit Card. You get to pick how you redeem your points, with a huge online rewards catalog to choose from, [click here for frequently asked questions](#). Valley also offers a credit card with a lower interest rate, and a card for those who have no or colorful credit history.

[Apply Today!](#)



Join us!

COMMUNITY SHRED EVENT

Secure onsite mobile shredding for your paper waste. Donations will be accepted for a local non-profit organization.

brought to you by the Midland Empire Chapter of Credit Unions

Medicare Scams:

This is one of the many scams involving someone pretending to represent a government agency, a business, or a loved one in your family in a convincing way. The Medicare Scam involves a caller pretending to work for Medicare. The caller says she/he needs to verify your bank account number to provide benefits, deposit funds into your account, or send you a new Medicare or prescription card. As with almost ALL scams, it might sound convincing, and the thieves will say it is an urgent matter. The truth is it is a scam to steal your money and your identity.

How to protect yourself: Keep your personal information safe. Don't give your information out over the phone, the Internet, or to anyone who comes to your home (or calls you) uninvited. Give personal information only to doctors or other Medicare-approved providers. To see if a provider is Medicare approved, call 800-MEDICARE (800-633-4227).

The Federal Trade Commission (FTC) is a non-investigative federal agency that collects information about ongoing scams to share with law enforcement.

FTC Consumer Response Center - 1-877-382-4357 - www.ftc.gov

FTC Identity Theft Hotline - 1-877-438-4338 - www.consumer.ftc.gov

Federally insured by NCUA

