



## Home Equity Line of Credit (HELOC)

Home improvement season is right around the corner. Now would be a great time to get approved for a HELOC to help with those 2019 projects. If you have equity in your home you can use the funds for just about anything imaginable. From renovations, student loans, a hot tub, travel plans, an RV, or even that fancy midlife crisis car you have always wanted.

[Learn More!](#)



### Scholarships Available

The Midland Empire Chapter of Credit Unions is offering two \$1,000 scholarships; one to a traditional student and one to a non-traditional student who wish to continue their education.

Also, Valley is awarding one scholarship in the amount of \$500 to a graduating high school student in Cody, Wyoming looking to go into college.

[Apply Today!](#)



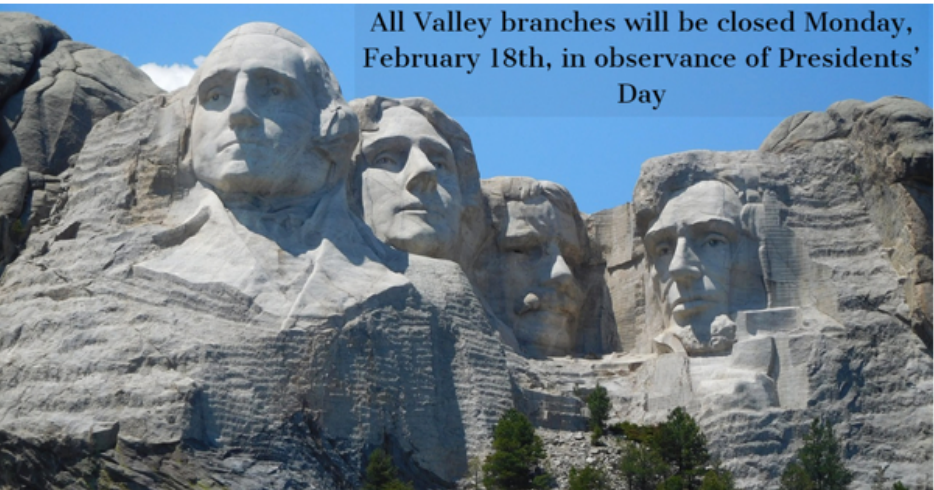
### Valley Visa® Credit Card

We have recently partnered with uChoose Rewards to make the rewards on our Platinum Rewards Credit Card even better! With uChoose Rewards you earn points for shopping or using 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.](#)

[Apply Today!](#)

### *Here are some common red flags that may indicate a scam:*

- *Someone you don't know or have just met online asks you to wire money to them, or asks you to deposit a check and send them back a portion of the money.*
- *Someone claims to be a friend or relative in a crisis, and they ask you to wire money to them right away.*
- *Someone tells you that you've won a prize or contest that you don't remember entering, and they need you to wire money to pay fees, taxes, or customs to receive your prize.*  
*Rule of thumb, if it sounds too good to be true, it probably is.*



All Valley branches will be closed Monday, February 18th, in observance of Presidents' Day

Federally Insured by NCUA

