

YOUR **FINANCIAL** EDGE
IT MATTERS WHERE YOU BELONG



2nd Quarter | 2015



A HOME EQUITY LINE OF CREDIT
EVERYONE CAN GET EXCITED ABOUT!

RATES AS LOW AS

1.99%^{APR*}
(6 MONTHS)

3.25%^{APR*}
(AFTER 6 MONTHS)

Low monthly payments - 1% of the amount advanced.

*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 3.25% on January 1, 2015.

The maximum interest rate will not exceed 17.99%.

Promotional rate of 1.99% APR is for 6 months from origination date. Rates apply for credit level A members.
Other rates and terms available

All loans subject to credit approval.



Valley
FEDERAL CREDIT UNION

HOMELAND SECURITY LINKS: ONLINE SECURITY CENTER

We value our relationship with you and place the highest importance on respecting and protecting you and your data. We want you to feel comfortable and confident when using our products and services and with entrusting your personal, company and financial information to us. For more info go to:

<https://www.us-cert.gov/ncas/tips/STO5-017>

<https://www.us-cert.gov/ncas/tips/STO6-008>

NATIONAL CREDIT UNION YOUTH MONTH

APRIL 1-30TH, 2015



It's never too early to get started on the path to financial freedom, and Valley is here to help.

Teach your kids saving money is fun and full of great rewards. Stop by any Valley Federal Credit Union branch and start them down the road to a positive banking experience.

It matters where you belong.....teach your kids the importance of belonging to a credit union.

SHRED-A-THON

Brought to you by the Midland Empire
Chapter of Credit Unions

Bring your confidential waste and have it shredded. All donations will go to support



The Ronald McDonald House® of Billings is a home-away-from-home for families of seriously ill children undergoing medical treatment.

This event is open to the general public.

(EXCLUDING BUSINESSES)

Saturday, April 25th

10am - 2pm

Big Sky Federal Credit Union

990 Grand Ave

Billings, MT 59102

ONLINE BANKING ALERT

We recommend you review your personal information in Online Banking periodically for accuracy. Also, change or update your password at least every 90 days. Log into Online Banking and access "My Settings" in the upper right-hand corner of the page. You may verify and update all of your personal information in one convenient area.



VALLEY'S NEW CEO

The Board of Directors for Valley Federal Credit Union has officially named Darla J. Card as their new CEO. Darla has been with the credit union for almost six years, most recently serving as EVP/CLO. She brings 37 years of experience to her new position and has demonstrated her leadership skills and commitment to the organization and the communities they serve.

ANNUAL MEETING NOTICE

Tuesday, April 28th, 2 pm, at the Billings Hotel and Convention Center

PROPERTY INSURANCE REMINDER

If you have a loan with real estate as collateral it is your obligation to maintain insurance on that property.

LOOKING FOR A PLACE TO CELEBRATE?

Check out our Valley Building located in downtown Billings. Great space for weddings, parties, or schedule your next business meeting.

For more information contact Steve Bruggeman at 406-655-5095 or visit our website at:
<https://www.valleyfcu.com/about-us/meeting-event-space.html>

UPGRADE FOR TOUCH TONE TELLER

Valley will be upgrading our Touch Tone Teller service on Thursday, April 16, 2015. You will continue to call the same telephone number(s) and provide the same account and PIN information as you are using currently. Listen to the information carefully as there are some minor changes in the menu options. Thank you for using Touch Tone Teller.

GRAND AVE BRANCH

Come visit our FULL SERVICE branch now open where we have all your banking needs.

LOANS • SAVINGS • PRODUCTS
SERVICES • MEMBERSHIPS

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

Holiday Closing Dates:

Memorial Day: Monday,

May 25, 2015

Friday, July 3rd and Saturday,

July 4th in honor of our employees

observing Independence Day

BOARD OF DIRECTORS

Chuck Sommers, Chairman of the Board

Reg Gibbs, Vice Chair

Kendra Freeck, Secretary/Treasurer

Bea Ann Melichar

Wes Oja



Valley
FEDERAL CREDIT UNION

SUPERVISORY COMMITTEE

Scott Stanaway

Wes Oja

Marti Sheckleton

Dale Haarr, Jr.