

YOUR FINANCIAL EDGE

Building Beneficial Lifelong Relationships With Everyone We Serve • 3rd Quarter | 2013



EVERYONE WINS!

Bring Over Your Auto Loan from Another Financial Institution and Earn a **\$50 Cash Rebate** for Yourself and a \$50 Donation Will Go to a Local Charity¹

Refinance your auto loan from another financial institution

May lower your monthly payment

Receive a \$50 cash rebate and we'll donate \$50 to select local charities

V
valley

FEDERAL CREDIT UNION

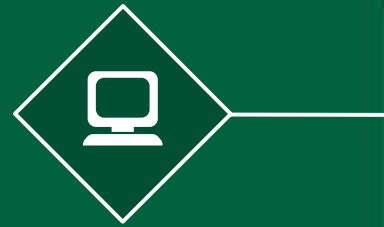
RATES AS LOW AS **2.99%** APR²



1. Minimum loan amount for \$50 rebate and donation is \$10,000.
2. APR = Annual Percentage Rate. Certain restrictions may apply.

COMPUTER CONVERSION NOTICE

In order to serve you better, we converted to a new computer system. We apologize for any inconvenience this may have caused you. Thank you for your patience.



FREQUENTLY ASKED QUESTIONS

Q: *What happens to my prior account history after conversion?*

A: You will still have access to account history through your paper statements or eStatements.

Q: *What will happen to my billpay history?*

A: NO CHANGE; this will not be affected.

Q: *Do I need to order new checks or change any automatic/electronic transactions?*

A: No; however, for your next check order or new electronic transaction please contact your local branch.

Q: *Do I need to order a new debit card?*

A: No.

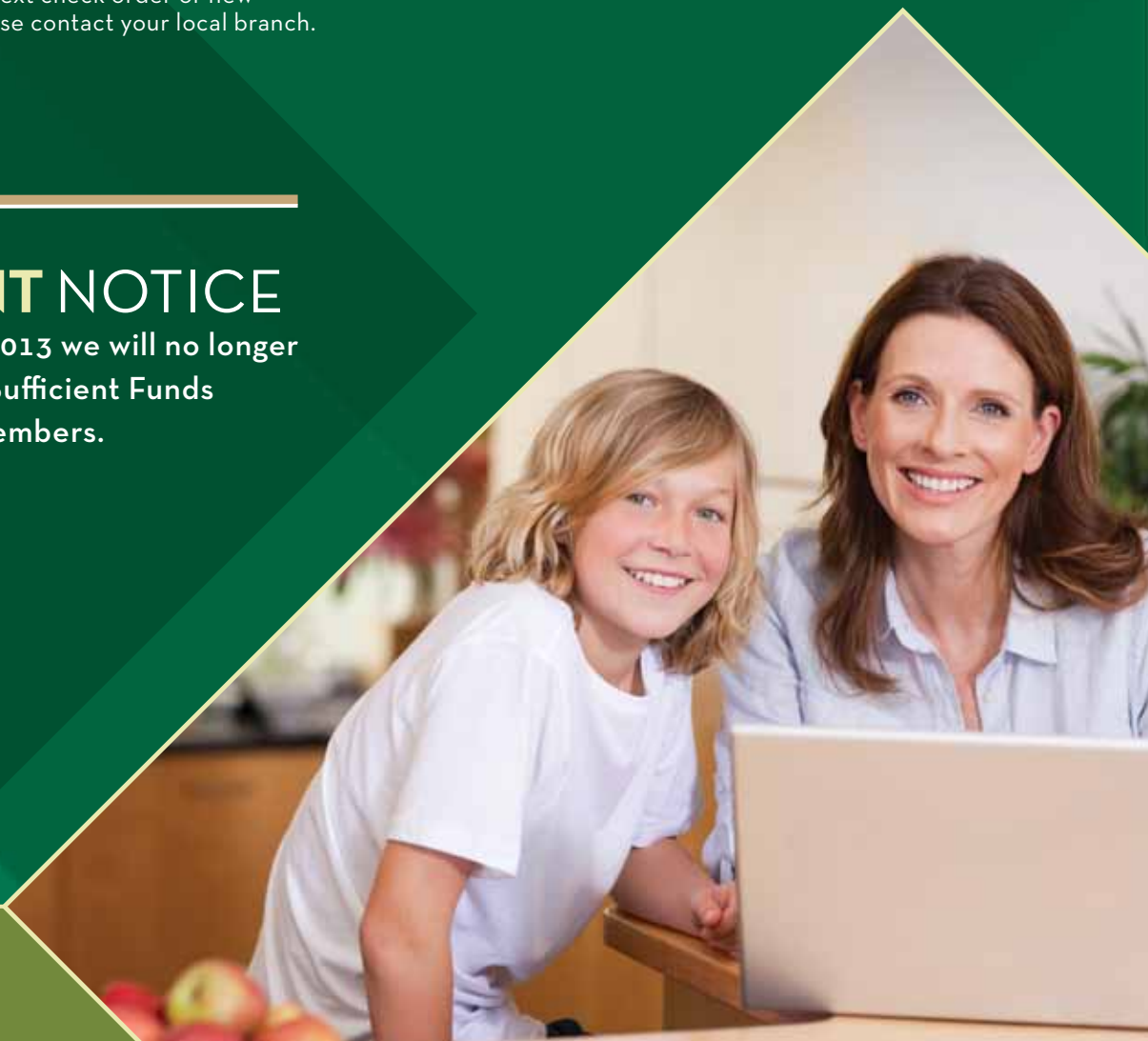
Q: *Will my account numbers change?*

A: No; however, the last 2 digits that define your account type (i.e. checking, savings, etc.) may change. Please contact your local branch.

Please feel free to contact us with any questions.

IMPORTANT NOTICE

Effective, July 2nd, 2013 we will no longer be mailing any Non-Sufficient Funds notices (NSF's) to members.



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

For Home Improvement, Debt Consolidation or Major Purchases

- ♦ Low monthly payments 1% of the amount advanced
- ♦ No closing costs for loans over \$10,000¹
- ♦ Fast loan approval

HELOC AT
1.99% APR²
for 6 months

— and —

AS LOW AS
3.25% APR²
after 6 months

APPLY TODAY

CLICK: www.ValleyFCU.com

CALL: 406.656.9100 or 800.735.6421

VISIT: Any Valley FCU branch office



1. For loans less than \$10,000, estimated closing costs are \$437.00. All loans subject to credit approval.

2. APR = Annual Percentage Rate. After 6 months, the rate on your loan will revert to the standard variable rate for a Home Equity Line of Credit (HELOC), which was 3.25% on 1/01/13. The maximum interest rate will not exceed 18%.

COLUMBUS EVENTS: **MEMBER APPRECIATION**

Join us **Wednesday, August 14th** from **11 am to 1 pm** at our Columbus Branch located at 400 East Pike Avenue in Columbus, Montana for food and refreshments during our Member Appreciation event. **We value our members and look forward to taking this time to thank you all for being a part of the Valley FCU family.** We look forward to seeing you then.



A MESSAGE from the CEO

Michael J. Silvers
msilvers@valleyfcu.com

At Valley FCU, our vision is "building lifelong relationships with everyone we serve." What does that mean to us? We want to make a positive contribution to the lives of our employees, our members and our community.

We are always looking for solutions where we can impact our community and help our members at the same time. One of those programs was such a success we are extending it through September. The program was easy - let us refinance your vehicle loan (most of the refinances have lowered our members rates between 1% - 3%) and not only will we pay you \$50 but we will put aside \$50 for local charities.

So, I am proud to say **you helped us raise \$4,000 for 3 local charities.** The funds went to **Billings Educational Foundation** to assist our children; local chapter of **Go Red for Women** to fight the #1 killer of women- heart disease; and finally, the **Adult Resource Alliance of Yellowstone County** to ensure funds are available for such programs like **Meals on Wheels.**

Within this newsletter, you will see additional community events that Valley FCU has participated in as part of our ongoing efforts to make a difference.

I want to thank you for helping make a difference.

Best Wishes,
Michael J. Silvers

CEO

RESOLVE TO ELIMINATE HIGH INTEREST RATE CREDIT CARD DEBT

*Transfer Balances to Your
Valley VISA® at a Low Rate
for 6 Months*

BALANCE TRANSFERS

1.99% APR¹
for 6 months

— and —

AS LOW AS
7.99% APR¹
after 6 months

APPLY TODAY

CLICK: www.ValleyFCU.com

CALL: 406.656.9100 or 800.735.6421

VISIT: Any Valley FCU branch office

1. APR = Annual Percentage Rate. 1.99% introductory APR is based on credit scores over 700. Special rate is available for balance transfers from another Financial Institution and applies to 6 statement cycles. Rate subject to change. Rate will return to normal rate of 7.99% APR to 9.99% APR. This APR will vary with the market based on the Prime Rate. Account must be in good standing to qualify for this offer. Secured Credit Cards not eligible. Other Visa® rates & terms available.





COR ENTREPRISES 8th ANNUAL GALA

Valley FCU had the pleasure of sponsoring and participating in COR Enterprises' 8th Annual Gala on June 7, 2013. Hundreds of people attended the event to benefit COR Enterprises, a disability services organization serving Billings, Montana and the surrounding communities. They seek to promote the dignity, independence and success of persons with disabilities through quality vocational and support services so that they may fully participate in the economic and social life of the community. Valley FCU is pleased to stand behind such an upstanding organization. To learn more about COR Enterprises visit www.COREnterprises.com.

KNOCK IT OUT OF THE PARK

and INTO THE VALLEY

FOR EVERY HOME GAME STRIKEOUT MADE
BY THE BILLINGS MUSTANGS, VALLEY FCU WILL
DONATE **\$5** TO THE CHILDREN'S MIRACLE
NETWORK HOSPITAL.

We proudly extend our team pride and wish the Mustangs all the best this season. Be sure to join us **August 23, 2013** at **7:05 pm** for **Mustangs Souvenir Team Photo Night** presented by Valley Federal Credit Union. The Mustangs host the Idaho Falls Chukars at Dehler Park and the first 500 fans through the gate will receive a Souvenir Team Photo. **We look forward to seeing you there!**

HEART & SOLE RUN

Valley FCU was thrilled to take part in this year's 34th Annual Heart & Sole run in Billings, MT. The run was held Saturday, June 15, 2013. With 3,245 entries, this year's event was certainly a success with the proceeds providing scholarships for the YMCA Strong Community Campaign and to improve the Billings trail system. For more information visit www.heartandsolerace.org.

RUN *for* HEAVEN'S SAKE



Valley FCU is proud to support community events and local organizations that help make our area a better place. This past May, 22 individuals participated on behalf of Valley FCU in the third annual Run For Heaven's Sake for the Ramsey Keller Memorial. The Ramsey Keller Memorial strives to help families affected by the loss of a child. Jeff and Kori Keller started the memorial in memory of their two-day old daughter, Ramsey, after they lost her unexpectedly. The foundation contracts with local funeral homes and pays for the expenses of childrens' funerals to take the burden off of heartbroken families. For more information about the Ramsey Keller Memorial visit www.kisses2heaven.com. Valley FCU is proud to have been a part of this compassionate cause.

BOARD of DIRECTORS

CHUCK SOMMERS, *Chairman of the Board*
REG GIBBS, *Vice Chair*
KENDRA FREECK, *Secretary/Treasurer*
BEA ANN MELICHAR
GAIL NEAL

SUPERVISORY COMMITTEE

SCOTT STANAWAY
WES OJA
MARTI SCHECKLETON

*Simply a family tradition...
since 1949*

HOLIDAY UPDATE

All branches will be closed on the following day: **INDEPENDENCE DAY**
Thursday, July 4th, 2013

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

1541 Custer Ave
656-9100 or 1-800-735-6803
Lobby: 9-4:30 Tues-Thur
9-5:30 Mon & Fri
Drive-Up: 7:30-6 Mon-Fri
9-1 Sat

1445 Main St

656-9100 or 1-800-735-6803
Lobby: 9-4:30 Tues-Thur
9-5:30 Mon & Fri
Drive-Up: 7:30-6 Mon-Fri
9-1 Sat

3025 King Ave W

656-9100 or 1-800-735-6803
Lobby: 9-4:30 Tues-Thur
9-5:30 Mon & 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

COLUMBUS, MT

400 E Pike
656-9100, option 7
Lobby: 9-4 Mon-Thu, 9-5 Fri
Walk-Up: 8:30-5 Mon-Thu,
8:30-5:30 Fri, 8:30-12 Sat

ROUNDUP, MT

216 8th Ave E
323-2442
Lobby: 9-5 Mon-Fri
Drive-Up: 8-5 Mon-Fri,
9-12:30 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

