

YOUR FINANCIAL EDGE

Building Beneficial Lifelong Relationships With Everyone We Serve • 1st Quarter | 2014

*Eliminate Your
High Interest
Credit Card Debt*



PLATINUM REWARDS VISA®

BALANCE TRANSFERS

1.99% APR¹
for 6 months

| & |

AS LOW AS

9.99% APR¹
after 6 months

1% Cash Back on All Purchases

No Balance Transfer Fees on Valley VISA®

Much Lower Rate Than Most Rewards Cards



Valley
FEDERAL CREDIT UNION



1. APR = Annual Percentage Rate. 1.99% introductory APR is based on credit scores over 700. 1.99% balance transfer is a promotional rate offer and is available for balances transferred from another financial institution to a Valley Federal Credit Union VISA® for a limited time and applies to 6 statement cycles. Rate will return to normal rate as low as 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 and terms available.

VALLEY LOAN PROTECTION

Help protect your loan.

Help preserve your standard of living.

Whether you're taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or pass away, which could leave your family responsible for your loan balance. Life events can cause financial hardship, making bill-paying difficult. You don't want delinquent payments and defaulted loans to cause you to lose your assets, negatively impact your credit rating or cause financial distress for your family.

Help play it safe.

Valley Loan Protection is a voluntary loan-payment protection that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements help ease the enrollment process.

VALLEY AUTO COVERAGE

Auto Deductible Reimbursement

- ♦ Pays up to \$500 per loss (limit of two losses per year) when claim is filed and paid with primary insurance carrier.
- ♦ Loss means an event for which the auto insurance company has approved & paid a claim which exceeds the Covered Auto Deductible for a collision or comprehensive claim.
- ♦ Coverage is effective upon date of enrollment and will continue for three (3) years.

If you suffer a loss during the Coverage Period, which is covered by your Auto Policy, you may be entitled to reimbursement of the Covered Auto Deductible. Reimbursement will be equal to the Covered Auto Deductible on the Auto Policy, up to \$500 per loss.

CUSTER AVENUE BRANCH UPGRADE

Valley is dedicated to continually improving our members' experience.

In support of this vision, we recently upgraded the Custer Avenue Branch drive up system to better serve our 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 with a minimum monthly payment of \$100.00
- ♦ Fast loan approval

HELOC AT
1.99% APR¹
for 6 months
— and —
AS LOW AS
3.25% APR¹
after 6 months

APPLY TODAY valleyfcu.com

1. APR - Annual Percentage Rate. For members with a credit score of 735 or higher, 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. All other members' rate will revert to a higher rate. The maximum interest rate will not exceed 18%. Promotional rate of 1.99% can end at any time at Credit Union's discretion.



EDUCATION AND OUTREACH at ALBERTA BAIR THEATER

We are a proud sponsor of the Education & Outreach that offers a wide variety of community events including Master Classes, workshops and continuing education classes for teachers. The general public is welcome to attend these classes. Teachers can also get continuing education credits for attending. As an example, look at these amazing Student Matinee Performances being offered by ABT this year:

- ♦ *Paige in Full* (January)
- ♦ *We're Going on a Bear Hunt* (January)
- ♦ *Music of the Sun* (January)
- ♦ *Aladdin and the Enchanting Tales* (January)
- ♦ *The Miracle Worker* (February)
- ♦ *Nearly Lear* (February)
- ♦ *Happily Ever After* (February)
- ♦ *Peter Gros from the Original Mutual of Omaha Wild Kingdom* (April)
- ♦ *The Snail and the Whale* (April)

For more information about these events and the many others presented at ABT, visit www.albertabairtheater.org or contact the **ABT Box Office 406-256-6052**.

EDUCATOR for a DAY

Presented by the Education Foundation for Billings Public Schools and Billings Partners in Education, "Educator for a Day" is a program designed to highlight the modern challenges our schools face. Business, community, and government leaders were invited into our elementary, middle, and high schools on November 21st to see these changes for themselves. Many of them hadn't stepped inside the doors of a school for years, and learned first hand what it takes to run a school in the 21st Century as they visited with staff and classrooms.

Several Valley representatives went to some of our local schools and got a hands on look at the obstacles and benefits of today's ever-changing school environment.

- ♦ *Deb S. visited West High School*
- ♦ *Shawna W. went to Arrowhead School*
- ♦ *Kindra M. visited Senior High School*

HARVESTFEST

Valley was happy to volunteer our time to work a booth at this year's Harvestfest, held on the campus of Montana State University - Billings. It was a great time for us as we helped decorate pumpkins and do face painting for a wonderful group of kids. It was our honor to share the cost of the pumpkins and supplies with MSU-B, but sharing smiles with the kids was the true reward.



MONEYISLAND™ A Financial Education Program

As part of our commitment to financial education for young members, we are proud to offer the MoneyIsland™ Financial Education Program. In addition to being free to our young members, we also offer it to local schools to teach students about saving and managing money.

Parents, it's a fun game that allows your kids to embark on the exciting MoneyIsland™ mission to rescue Stone Broke and earn rewards! All you need is an access code. Ask any of our member service representatives to get your family started. Or, join online by visiting www.valleyfcu.com/services/MoneyIsland.html

MoneyIsland™ is where ordinary kids become financial gurus...so get them involved today! For more information regarding school programs, contact Shawna Wheeler-Whitmore Valley Federal Credit Union, **406-655-5081**.

COLUMBUS EVENTS

BOOSTER NIGHT AT THE GAME

On December 19th the Cougars took on Shepherd in their first home game of the season. Thanks to everyone who took a moment to come by and visit us at our table. Let's keep rooting the Cougars on as they continue their season.

ROUNDUP EVENTS

TAILGATE LUNCH

We had a great time in October as we hosted a "tailgate lunch" of hot dogs, baked beans and cookies in observance of school spirit week. We enjoyed visiting with everyone and were proud to cheer the Panthers on in their homecoming game that evening.

MONEYISLAND

Cassie and Shawna visited the Roundup Central Elementary School classes in September and October to introduce "MoneyIsland". We enjoyed showing kids this fun, free and rewarding way for learning valuable financial skills that will last a lifetime.

RED STOCKING CHALLENGE

In December our team, along with others in our community, took on the challenge to create stockings for the auction held on December 7th. The proceeds from the auction helped "Angel Tree" provide gifts for less fortunate children in our area. We were proud to help out and join our friends in spreading a little extra holiday cheer.

NEW LOCATION COMING SOON

OPENING SPRING OF 2014

2955 Grand Avenue • Billings, MT 59102

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

655-5065

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

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 AND

MARTI SCHECKLETON

HOLIDAY UPDATE

All branches will be closed on the following days:

MARTIN LUTHER KING JR.'S BIRTHDAY: Monday, January 20, 2014

WASHINGTON'S BIRTHDAY: Monday, February 17, 2014

Be sure to take advantage of our online banking at valleyfcu.com or stop by one of our convenient ATMs.



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