

the Valley Experience

Letter from the Chairman



I am pleased to announce an important and historic development in Valley Federal Credit Union's 61-year history.

Valley FCU has merged with Cody Schools Federal Credit Union in Cody, Wyoming.

This friendly merger was approved by the Board of Directors during a special meeting in December.

The necessary actions to effect this merger have been completed and approved by the National Credit Union Administration (NCUA) our governing agency.

As a result of this merger, we are now able to expand our field of membership to those who live in Park County, Wyoming which represents the towns of Cody and Powell along with many smaller communities and into Yellowstone Park. This expansion puts Valley in a position to better serve you, our member.

Nationally, credit unions are operating in a highly competitive and changing environment. In an effort to increase our position in the marketplace Valley approached Cody Schools FCU last fall to discuss the potential merger of both organizations. Through these discussions it was quickly discovered that this merger would be very beneficial for both credit unions and their members.

Cody Schools FCU will be merged into Valley FCU effective January 1, 2011. As we move forward, the management and staff will begin the undertaking of consolidating the systems and processes of the two organizations in order to efficiently provide service to all members. The integration process is what will ultimately allow our Wyoming members full access to our existing branches, our additional services, our ATM network, and to a single web site and online banking system to access accounts.

This is an exciting and significant moment for both credit unions, and I welcome you to this new chapter as we cross state lines for the first time in our history. Along with the management and employees across our newly expanded credit union, we look forward to continuing to serve you with hard work, trustworthy financial services at an attractive price and conveniently delivered as you have come to expect. I thank you for your continued loyalty and membership in your credit union.

Best regards

Chuck Sommers

Chuck Sommers, Chairman

Welcome Cody Schools
Federal Credit Union

Has Ho! Ho! Ho!

turned into
Uh Oh?



The one thing that no one looks forward to after the holidays... paying the bills. That's where Valley can help. For a limited time **we're waiving the pre-paid finance* fee on our loans.**

In addition, when you transfer a balance from your current credit card to a Valley Visa, we'll waive the balance transfer fee*.

Visit with an Account Representative about a **debt consolidation loan** that may help turn your stack of bills into one payment and may even save you money. What's stopping you? Come in today.

**Certain restrictions may apply.
Based on approved credit.*

apply today

Go GREEN

SIMPLE STEPS MAKE A DIFFERENCE

When it comes to protecting the environment, every little bit helps. Here are a few simple services you can take advantage of to do your part:

Sign up for V-Statements through Home Banking. It's a more secure and eco-friendly way to receive your statements. Not only will you save trees, you'll save space and time.

Direct deposit your paycheck to save a trip to a branch and save gas. Plus, you will get your money sooner!

Use Bill Payer to pay your bills. This eliminates checks and using stamps and envelopes.

Get your tax forms online. It's simpler, and you can file faster.

More Tips on Going Green:



Keep a Green House

- Replace traditional bulbs with compact florescent
- Turn off the water when you brush your teeth or wash your hands
- Wash your clothes in cold water
- Adjust your thermostat
- Shop for energy-efficient appliances, such as those displaying the Energy Star® label.
- Paper or Plastic? Neither...take your own bags
- Repair leaky fixtures
- Collect rainwater to water plants



Keep a Green Car

- Keep your tires properly inflated
- Maintain your vehicle - a well-maintained car is more fuel-efficient, produces fewer greenhouse gas emissions, is more reliable, and is safer!
- Carpool to work or telecommute
- Lighten your load - carrying around a lot of extra weight reduces fuel economy
- Choose hybrid or a gas-efficient vehicle if you can
- Plan ahead - try to anticipate stops and let your vehicle coast down as much as possible
- Follow the speed limit

Turbo Tax Online

Doing taxes every year can be a hassle. That's why Valley offers TurboTax Online. It fills out the right forms and even does the math. Calculations are 100% guaranteed. Get started now by visiting valleyfcu.com and clicking on V-Net to find the Turbo Tax link.



Valley Notes

Holidays - Closed

Martin Luther King Day: January 17*

President's Day: February 21*

*The Billings drive-ups/walk-ups will be open from 7:30 am - 1:00 pm. The 24-hour ATMs are also available for your convenience. The Roundup drive-up will be open from 9:00 am to 12:30 pm. The Columbus walk-up will be open from 8:30 am to 12:00 noon.

MIDLAND EMPIRE CHAPTER OF CREDIT UNIONS

Applications Available for \$1,000 Scholarships

The Midland Empire Chapter of Credit Unions is offering two \$1,000 scholarships; one to a traditional student and to a non-traditional student who wish to continue their education. The deadline for application is April 1, 2011. Applications are available in any branch or online at valleyfcu.com.

april 1



Congratulations to the Columbus branch! They won second place in the Holiday Parade with their float "Gingerbread Dreams."

Annual Meeting

Plan to attend the Annual Meeting scheduled for Tuesday, April 26 at 2:00. Location will be announced at a later date. Register for door prizes to be given away throughout the meeting. Refreshments will be served. See you there.



www.valleyfcu.com

Board of Directors

Chuck Sommers, *Chair*
Bea Ann Melichar, *Vice Chair*
Gail Neal, *Secretary/Treasurer*
Joe Giffin • Martha Sheckleton

Supervisory Committee

Scott Stanaway • Joe Giffin • Kendra Freecik

Mailing Addresses

P.O. Box 20417 • Billings, MT 59104-0417
P.O. Box 716 • Columbus, MT 59019
P.O. Box 218 • Roundup, MT 59072

Billings

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

3025 King Ave W
656-9100 or 1-800-735-6803
Lobby: 9-5:30 Mon-Fri • Drive-Up: 7:30-6:30 Mon-Fri, 9-1 Sat

207 N Broadway
656-9100 or 1-800-735-6803
Lobby: 7:30-4:30 Mon-Fri

Columbus

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

Roundup

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

