

YOUR **FINANCIAL**
EDGE

IT'S THE SMART **MOVE**

Still recovering
from the holidays?

TAKE ADVANTAGE
OF OUR
**CARD
CRUSHER
HOLIDAY
LOAN.**

Let Valley help you **CRUSH** those high credit card rates! Consolidate your holiday expenses with rates lower than most credit cards, and we can help **CRUSH** those rates.



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Valley
FEDERAL CREDIT UNION

ANNUAL MEETING 2016

I am pleased to announce that we will be changing the format of our Annual Meeting. In order to make this opportunity available to more of our members, we will be hosting the Annual Meeting in the evening. Mark your calendars for April 26, 2016 at 5:30 pm. We have not yet secured a venue, but we will continue to communicate via the website (valleyfcu.com), e-mail and notices in our branch lobbies.

Also new for this year, we will be issuing tickets to anyone interested in attending our Annual Meeting. This will enable us to get an approximate number of attendees to plan for space and refreshments. Tickets will be available starting February 2016 at all branches or give us a call and we will mail them out to you. Each attendee will need to have a ticket so if both you and your spouse, for example, would like to come, please request two (2) tickets. The ticket will also then become your entry for some very nice prizes that will be on display.

I would highly encourage any member who has not attended an Annual Meeting to give it a try. You will be able to meet your Board, Supervisory Committee and Exec Team and due to the time change, many of our employees that have not been able to attend in the past. We give you updates on our financials and share with you what we have accomplished in the past year along with some insight of what's to come.

I look forward to seeing you in April!

Darla J. Card, CEO

MONEYISLAND™ MAKE MONEY MAKE SENSE



MoneyIsland™ just got better! The ongoing content sections of MoneyIsland (Fun & Games, Guru Junction, and Parents & Teachers) received a cool rebuild.

Previously, the section's content was limited by Flash Player. This meant when you wanted to view or present your site, via a mobile device, these sections wouldn't show up.

Now, in addition to the iPad app, to play the Stone Broke adventure, one can interact with much, much more from your mobile site.

Want to go straight to it?

In the last 30 days, the MoneyIsland™ iPad app made it up to #65 in iTunes® Kids 9-11!

REWARDS CHECKING

2.00% APY¹ for balances up to \$10,000

REWARDS SAVINGS

.50% APY² for balances up to \$20,000

Monthly qualifications are easy to meet. In fact, you probably already qualify.

Make 15 Valley Check Card purchases • Access online banking
Have 1 automatic payment or direct deposit • Receive eStatements

IT'S A REWARDING MOVE

APPLY TODAY Non-Valley ATM fees on checking refunded up to \$20/month! 30,000 free ATMs Available!

1. Balances over \$10,000: .05% APY. NOT meeting qualifications: .05% APY. Rates are subject to change. Fees may reduce earnings. APY is accurate as of 12/16/15.
2. Balances over \$20,000: .25% APY. NOT meeting qualifications: .05% APY. Rates are subject to change. Fees may reduce earnings. APY is accurate as of 12/16/15.
APY = Annual Percentage Yield. Certain restrictions apply.

THE FIVE MOST IMPORTANT THREATS TO YOUR FINANCIAL LIFE

When an individual makes a plan for their future, they know there is a possibility that something might go wrong. Some obstacles are obvious while others are undetectable. Whatever the case, the result is the same: the failure to meet the goal. In this article, we will reveal the five most important financial risks and explain what you can do to reduce them.

Before we get into the specifics, we should have a common understanding of a couple terms. The terms are uncertainty and risk. Uncertainty is defined as, "Something unknown may happen, good or bad." Risk is defined as, "The possibility of an undesirable outcome." In addition, the five risks we will discuss may not apply to every person; however, they will apply to a majority. Therefore, it is important to understand each and create a strategy to avoid them. Here are the five risks:

1) LIVE TOO LONG

The issue here is evident. Will you have enough money to support your desired standard of living for the remainder of your life? I have heard that the best plan is to write your last check on the day you die and have it bounce. In other words, you would have spent your last dime. However, if you do this before you expire; your remaining years may not be very enjoyable. Therefore, in planning with clients, unless there are reasons to the contrary, it is best to assume you will live to age 100. Why 100? If your nest egg will support you to age 100, you can make it to 90 or 80, etc. In short, it is better to have too much capital than too little.

2) PREMATURE DEATH

This is a serious issue, especially for young parents with children. Unless you inherit a large sum, it takes time to accumulate a sizeable nest egg. What should you do if you have not had enough time to amass enough money? The best suggestion is to fill the void with life insurance. If it is term insurance, make sure the coverage will last until you are able to accumulate enough to support your standard of living in retirement. Even if you plan to work forever, unforeseen events can occur that will thwart your plan. This leads us to the next risk.

3) UNFAVORABLE LIFESTYLE CHANGE

This is the largest and most complex category. Many things can go awry and ruin your finances. You could experience a loss of income due to illness or termination from a job. You could incur a loss of wealth affecting your financial assets or tangible assets such as your home. The list of undesirable events includes lawsuits, fires, natural disasters, or losses in your investment portfolio. Again, if you can protect yourself against them, it would be wise to do so. Insurance may be applicable here as well.

4) LOSS OF IMPORTANT DATA OR ITEMS

This can be broken down into two groups: electronic and non-electronic. The first group includes your computer. The second group involves your tangible assets such as collectibles or jewelry. A good home alarm system should be considered. If you have any valuable information on your computer, you should back it up regularly and keep it secure.

5) IDENTITY THEFT

According to the F.B.I., identity theft is one of the fastest growing crimes. A subscription to an identity theft protection service may be advisable. In addition, it is important to protect your credit cards as technology has advanced to the point where someone passing you in close proximity can steal your credit card information electronically.

CONCLUSION

It is unfortunate, but individuals must to be more vigilant today than in the past. The criminal element has expanded beyond the gruff-looking person who steals your possessions. Therefore, it has become important to go the extra mile to safeguard your possessions with the right technology. When developing a financial plan for a client, it is wise to plan for the worst and hope for the best. Reality will fall somewhere in between.

*December 1, 2015
by Mike Patton, FORBES*

GET ONLINE AND IN THE KNOW!

VALLEY HAS BEEN BUSY.

Stay in the know and find out what Valley has been up to by checking out our Facebook page! Follow us and begin receiving posts regarding most recent scams, what's trending in the financial industry, how to protect yourself and your family from identity theft, our community involvement and much more!



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

valleyfcu.com

BOARD of DIRECTORS

REG GIBBS, *Chairman of the Board*
CHUCK SOMMERS, *Vice Chair*
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WES OJA

SUPERVISORY COMMITTEE

ANN ADAIR / DALE HAARR, JR. / WES OJA
MARTI SHECKLETON / SCOTT STANAWAY

HOLIDAY CLOSINGS

All branches will be closed on the following days:

NEW YEAR'S DAY: Friday, January 1st 2016
DAY AFTER NEW YEAR'S: Saturday, January 2nd 2016 (drive-ups)
MARTIN LUTHER KING, JR. DAY: Monday, January 18th, 2016
PRESIDENTS' DAY: Monday, February 15th, 2016

VISION: *Building relationships with people in our communities.*
MISSION: *Uniting to achieve your dreams.*

