



VALLEY FEDERAL CREDIT UNION WITH YOU WHEREVER YOU GO

OUR MOBILE BANKING IS A FAST, FREE, AND SECURE WAY TO:

- Check your account balance & transaction history
- Transfer funds between eligible accounts
- Pay bills
- Locate an ATM quickly or Contact us



Search for "Valley Federal Credit Union" on the App Store or download through iTunes®.
Search for "Valley Federal Credit Union" on Google Play.

NEW FREE ONLINE FINANCIAL MANAGEMENT TOOL

Valley is excited to announce that we now offer FinanceWorks. FinanceWorks is a personal financial management tool that allows you to view your complete financial picture in one place. Powered by Quicken.

What it does for you:

- View and manage your financial relationships in one convenient location
- Tracks spending and allows you to create your own personal budget
- Saves time, as you use one location to view checking, savings, credit cards, loans and investments from over 16,000 financial institutions

PLUS: PURCHASE REWARDS

PurchaseRewards enables you to receive cash rewards on goods and services that you already buy today.

NEW CHECKING ACCOUNTS

Valley wants to make sure there's something for everyone! That's why we are now offering several different options for your checking account needs.

BASIC CHECKING

Enjoy the convenience of a basic checking account

STUDENT CHECKING

Students 25 years and under will have the opportunity to earn interest on their checking account.

CLASSIC 55 CHECKING

Valley provides a package of benefits for members who have reached the age of 55.

PREMIER HIGH RATE CHECKING

This account is designed for individuals who normally keep a higher minimum balance. Rates are based on tiered balances.

OPPORTUNITY CHECKING

This account provides you an opportunity for a checking account if you have been unable to open one in the past.

REWARDS CHECKING

As always, we still offer the BEST free checking account in town, which pays massive interest and ATM fee refunds nationwide when you meet easy qualifications.

For more details regarding our Checking Accounts, visit our web site at valleyfcu.com or feel free to visit your local branch.

LOCATIONS AND HOURS

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 Mon-Fri, 9-1 Sat

207 N Broadway • 656-9100 or 1-800-735-6803

Lobby: 7:30-4:30 Mon-Fri

Cody

1902 Cougar Ave • 307-587-2274

Lobby: 9-5 Mon-Fri

Drive-Up: 8:30-5:30 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, 8:30-5:30 Fri, 8:30-12 Sat

Roundup

216 8th Ave E • 323-2442

Lobby: 9-5 Mon-Fri

Drive-Up: 8:-5 Mon-Fri, 9-12:30 Sat

THE VALLEY

THIRD QUARTER | 2012



A LETTER FROM THE CEO

I challenge our staff to make a difference in the lives of our members every day. It is why we are constantly looking for ways to improve our members' lives.

In this newsletter, you will read about our new checking accounts, which will give you better solutions to manage your money. Additionally, new to home banking, is now one of my favorite tools called "Finance Works." You can use FinanceWorks to aggregate your accounts all into one spot in home banking. I was able to enter my checking, savings, credit cards and even my retirement accounts. I can also view them all on our web site instead of having to log into each account in-

dividually. If you need help with this new product, please come in to visit us. Also, if you have been wanting to use our bill pay system and need assistance, please bring your bills in and we will help you set them up too.

We are also looking to find ways to help our members lower their monthly payments or lower their interest rates so that they can pay off their loans sooner. You will find we have the best fixed home equity rate in the area if you want to pay off some bills faster or do some home improvements. If you have an auto loan, we want to lower your rate by 2% and give you a cash rebate because we believe we can, and will, save you money.

Finally, if you have a first mortgage that was opened before December 2008, in most cases, we can help you refinance and save you thousands of dollars. I opened my mortgage in 2006 and refinanced and lowered my monthly payment by \$200 per month, knocked off a year, and saved myself \$65,000 over the term of the loan.

So stop by and let us make a difference in your life today.

—Michael J. Silvers, CEO



SECOND QUARTER EVENTS

PURPLE 5K Sunday, March 25, 2012

Valley was a proud sponsor of the Purple 5K, an event designed to raise money to address homelessness in Billings. Pictured are the Valley staff members who participated in this fun event.



SCHOLASTIC BOOK GIVE-AWAY

Valley Federal Credit Union teamed up with Volunteers of America to donate over 1,100 Scholastic Books to Newman Elementary School. Newman is a Title 1 school that serves many low-income students. Valley employees Steve Bruggeman, Cindy Roesler, and Shawna Wheeler-Whitmore were there to hand out books and Valley bookmarks. Wheeler-Whitmore said, "Books are so important to kids and their education. We wanted to reach out to the community and work with a school that could really use the books. It was great to see the kids' faces. I know next year we will be able to hand out even more."

KING AVE EASTER EGG EVENT

The King Avenue Branch held their Annual Easter Egg Hunt on Saturday, April 7th. Janet Vandersloot, King Ave. Branch Manager, said "My staff and I really enjoy watching all the kids have so much fun! Seeing all those smiling faces makes all the hard work we put into this event very much worth it!"



STRAWBERRY FESTIVAL

Valley once again participated in this year's Strawberry Festival. Valley staff volunteered to help children create masterpieces in the painting booth! It was a great day full of fun and smiling faces.



AMERIPRISE ARTICLE

MAKE YOUR FAMILY TIME COUNT

How to have key conversations with your family about the future.

We spend a lot of time talking with family members about politics, the news and our personal lives. But many families overlook the most valuable conversations – those about the future. Here are three conversations to have – soon – with your spouse or partner, your parents and elderly family members.

- 1 Your spouse or partner's retirement dreams. Couples often assume their dreams and goals are aligned. To avoid unnecessary surprises, discuss retirement goals during your working years – because dreams and financial situations can change or take shape.
- 2 Your parents' long-term care. It's never too early to talk with your parents about the future. Reality is that getting older often means sacrificing some independence. It's important to have conversations about the "what ifs" long before your parents need to make any major life changes. If your parents want to explore their options, you can find senior care experts and resources in your area at eldercare.gov.
- 3 Your grandparents' financial wisdom. Ask your grandparents about their childhood and their working years. Many of today's older Americans lived through the Great Depression and have remarkable stories to tell. Listen for how they approached their finances, saved money and built wealth. You may learn things that can help you create your own legacy and pass on to future generations.

Words can make a difference. Don't postpone important conversations with your family. Get started now – ask how an Ameriprise financial advisor can help. Call Timothy P. Christensen or Dudley Shy at (406) 655-9228.



Brokerage, investment, and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC.
Not NCUA Insured | No Credit Union Guarantee | May Lose Value.
Ameriprise Financial and Valley Federal Credit Union are not affiliated.

ATM & DEBIT CARD SAFETY TIPS

- Memorize your Personal Identification Number (PIN). Never write it on your card.
- Never discuss your account balance with anyone, or give information about your account or PIN over the phone.
- Never allow anyone to use your card or PIN.
- Don't withdraw money for any "official" person. No credit union representative, auditor, or police officer will ever ask you to withdraw money from an ATM for any reason.
- Keep your receipts and verify each transaction against your statement. Notify us immediately of any unexplained ATM or debit card transactions.
- Have someone come with you when using an ATM at night. Choose a well lit ATM and park close.
- If someone is using the ATM, stand back to allow for privacy.
- Fill out all forms beforehand and have your card ready when you approach the ATM.
- Stand directly in front of the ATM or POS terminal so no one sees you enter your PIN.
- If anything or anyone seems suspicious while using the ATM, cancel your transaction and return later.
- Leave the area before counting your money. If followed after leaving the ATM, go to a crowded public area.
- Keep your card in a safe place; never leave it in your car, luggage or hotel room.

To report lost/stolen ATM/Debit card please contact us 1-800-554-8969 or your local branch at 406-656-9100.

HUNDREDS OF ELDER ABUSE CASES IN 2011

As Reported By Sarah Gravlee, KULR-8 NEWS
Story Published: Jan 2, 2012 at 6:55 PM MDT

BILLINGS - There are currently about 39 million Americans over the age of 65. In the next 25 years, as baby boomers enter retirement, experts expect that number to skyrocket. It's a demographic that is often targeted by criminals and even family members.

Recent statistics show more than 1 million Americans over the age of 65 were injured, exploited, or mistreated by someone they depend on for care or protection. That's elder abuse according to the National Center on Elder Abuse. Denise Armstrong with Big Sky Senior Services said it's happening in your back yard.

"We do get an average of about 30 referrals a month," Armstrong said. There were 350 referrals in total last year.

"One in ten are reported," Armstrong said. "So, nine in ten aren't. It's big; and it's growing; and it continues to grow."

Armstrong said about half of the cases they respond to is considered self-abuse where seniors aren't able to pay their bills. "Even as much as they haven't had heat or electricity in their home for months, and so we respond to those," she said. "We try to link them up to services in the community."

The other half is mostly financial abuse. Armstrong said in many instances younger family members prey on their older relative's Social Security check.

"Their Social Security checks average \$600 to \$700 a month. It's barely enough to cover rent," Armstrong said. "Unfortunately, if people are motivated by other things, drugs or alcohol, they'll look to any source they can to get their cash."

Big Sky Senior Services was one of the first organizations in the country to conduct gatekeeper training, teaching bank tellers, meter readers and mail carriers to spot and report possible elder abuse. Last year they trained 500 people. Armstrong said she hopes with this training the community is able to prevent more seniors from becoming victims in the new year.

SOCIAL SECURITY AN IMPORTANT MESSAGE ABOUT YOUR FEDERAL BENEFIT CHECKS

You are required by the U.S. Treasury to switch from paper checks to electronic payments by March 1, 2013.

Direct Deposit is safer and more reliable than paper checks. Switch to Direct Deposit today!

Call us at 406.656.9100 or contact your local branch.

Or go online to www.GoDirect.org

MEMBER APPRECIATION DAY LUNCHEON

Valley's Columbus branch will be hosting a luncheon to honor their members on Friday, July 13th. Lunch will be served from 11:30-1:30 and will consist of barbecue beef sandwiches, chips, cookies, and water.

For further information, contact Cheryl Parkins at 406.655.5063 or cparkins@valleyfcu.com

The Columbus branch is located at: 400 East Pike Avenue, in Columbus.

HOLIDAYS CLOSED:

Independence Day, Wednesday July 4, 2012

Labor Day, Monday September 3, 2012