

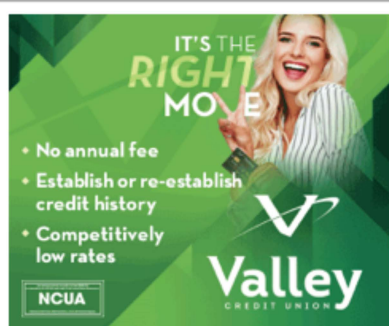
IT'S THE  
**RIGHT MOVE**



## Holiday Loans

Do you need some extra spending power this Holiday season for someone special in your life or maybe even to buy yourself a gift? If you find yourself saying yes to either of those questions apply for one of our popular Holiday Loans today! With an interest rate that is lower than most credit cards it makes sense to apply for a small personal loan rather than racking up credit card debt every time you need to make a purchase. Even if you need funds for something else like: car repairs, consolidate your credit card debt, major purchase, vacation, etc... it would be a great idea to take advantage of our Holiday Loan special.

[Apply Today!](#)



### Visa® Credit Card

Have you looked into our Platinum Rewards Credit Card? We have recently partnered with uChoose Rewards to make the rewards even better than before! With uChoose Rewards you earn points by using your Valley Credit Union Platinum Rewards Credit Card. You get to pick how you redeem your points, with a huge online rewards catalog to choose from. If you carry a balance on your Visa® card from month-to-month, our Platinum Visa® that has a lower APR may be best for you. However, both cards come with a balance transfers as low as 1.99% APR<sup>1</sup> for 6 months! If you want a credit card with a great interest rate this is the card for you. It offers competitively low rates, no annual fee, and the convenience that Visa® offers, to use anywhere, anytime, for qualified members. Valley also has a credit card for those that have no credit history or some past credit challenges with a Valley Shared Secured Credit Card.

[Apply Today!](#)



### ZooMontana

Continuing our daily efforts to improve the lives of the Billings residents we serve, Valley has donated a total of \$70,000 to ZooMontana. Valley donated \$45,000 and is the major sponsor of the brand new Bison four-acre exhibit. The exhibit has long been part of the master plan to tell the natural history of the North American plains. If all goes as planned, the exhibit will be open to the public by the end of the month. Also, a \$25,000 donation was given at the ribbon cutting ceremony. Jeff Ewelt, ZooMontana director, said he plans to use the additional money for deferred maintenance, which will help the zoo re-apply for accreditation with the Association of Zoos and Aquariums. Darla Card, CEO of Valley, said "I couldn't be happier that Valley was able to play a part in making sure Montanans young and old are able to encounter and learn about these majestic animals that are an intrinsic part of our country's history."

[Gazette Article](#)

## Scam Alert!!!

*Scammers are increasingly demanding to be paid with gift cards, particularly iTunes and Google Play cards. The percentage of consumers who told the FTC that scammers demanded to be paid with gift cards or reload cards such as MoneyPak has increased 270 percent since 2015. Gift and reload cards are now the number one reported method of payment for imposter scams.*

*Imposter scams involve someone pretending to be a government official, tech support representative, loved one in trouble, or someone else in order to get consumers to give the scammer money. As with our 2017 annual report, the latest quarterly consumer complaint data shows that imposter scams, along with debt collection and identity theft, were the most reported consumer complaints.*

*Gift cards are attractive to scammers because they provide anonymity and are very difficult to reverse once used. The FTC's advice is simple: If someone tells you to pay with a gift card, don't do it. Gift cards are for gifts, not for payments.*