



Insight

A Quarterly Youth Publication of Sky Federal Credit Union



You Earned Good Grades

Get Your CASH BONUS

EVERY
A-
OR BETTER
ON A
REPORT
CARD = \$5**

\$25
PER SEMESTER

\$50
PER ACADEMIC
YEAR

DONT FORGET

Email Report Card to
youthprogram@skyfcu.org

**START
KNOWING
YOUNG**

**3% CASH BACK
ON PURCHASES**

**+ AUTONOMOUS
CHECKING WHEN
YOU HAVE A JOB**

Federally Insured by NCUA.

Disclaimer: *Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Youth Cash Back account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s): (1) Cash Back: 300% on up to a total of \$200.00 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle (2) ATM Withdrawal Fee Reimbursements: In addition, you will receive reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM withdrawal fees incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within sixty (60) calendar days of transaction for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. When Youth Cash Back qualifications are not met, no cash back payments are made. ATM withdrawal fees are not refunded. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Receipt of electronic statements is a condition of this account. Enrollment in electronic services (e.g. online or mobile banking) and log-ons may be required to meet some of the account's qualifications. Limit one (1) account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. **Good Grade Bonus Dividend of \$50 is the maximum per school year starting 2018-2019 Academic Year. \$25 is the maximum per report card. For the SKY Youth Program the member will receive \$5 for every A- or better on their report card. To receive Good Grade Bonus Dividend the recipient must be a Sky FCU Youth Account member. For details, visit skyfcu.org or contact us!

My Two Cents



The world of finance is large and complicated, but we wanted to make it simple for you. We have created an array of educational material for you to utilize as you please.

Visit Us Online at www.skyfcu.org

TOPICS ARE UPDATED REGULARLY, AND ARE DESIGNED TO SET YOU UP FOR STRONG FINANCIAL SUCCESS.

QUARTERLY CHALLENGE



Email your answer to youthprogram@skyfcu.org for a chance to win \$25.

Which of the following is an example of a voluntary debtor-creditor relationship?

- A) Owing punitive damages
- B) Receiving a monetary gift
- C) Requiring specific information
- D) Obtaining a loan from a bank

1-800-445-3328

SKYFCU.ORG

1-800-445-3328

LIVINGSTON
111 North B Street

BOZEMAN
777 East Main

BOZEMAN
1500 N. 7th Avenue

BELGRADE
95 North Weaver

BIG TIMBER
233 McLeod

Cubby

ACCOUNT

Cubby accounts are designed for youth up to 13 years old. As a Cubby Account holder, you have access to fun youth activities, rewards for saving, dividends once your savings reaches \$25, a special membership card and more.

You also earn the following rewards, just by saving:

SAVE **\$100** EARN A CUBBY ACCOUNT T-SHIRT

SAVE **\$250** EARN A CUBBY STUFFED BEAR

SAVE **\$500** EARN A CUBBY BACKPACK



#SKYFCU

DON'T BE THE LAST TO KNOW!
JOIN US ON SOCIAL MEDIA TO
GET INFORMATION ON THE
LATEST PRODUCTS & TIPS TO
ENHANCE YOUR FUTURE.



IT'S *never*
TOO EARLY TO
START USING
MONEY WISELY

DE-STRESS FOR SUCCESS

Top 4 Tips to Navigate Challenging Times

What's the most stressful thing you have ever done? The complex world we find ourselves in, creates a need to power-down, and decompress lifes events. Follow these top three tips to do just that:

1. PRIORITIZE YOUR WELL-BEING ABOVE ALL ELSE

Although this may seem obvious to many people, for others, its not. It is common for students to sacrifice taking care of themselves in an attempt to be more productive. However, it is important to recognize the power of getting enough sleep, eating healthy, and taking time to disconnect. Take frequent breaks, set goals, and remember your well-being is the most important factor.

2. TALK IT OUT AND VENT

It has never been easier to call your best friend on FaceTime or Zoom to talk things through. The connected world we lives in allows for communication and connection, virtually 24/7/365. Release your bottled up emotions, and gain new insights as you help friends and family to do the same.

3. CREATE AN ENVIRONMENT THAT BRINGS YOU JOY

Make a list of the things that allow you to be most productive, and that bring you the most amount of joy in your life. Continue to improve your surroundings, and never settle for anything that antagonizes your character.

Your environment(s) will change over time, and that's fine. Make sure you have a productive space to study, a relaxing place to decompress, and fun spots to hang-out with friends and family.

4. JOURNAL AND THINK POSITIVELY

You may already know that journaling is a great way to process life's problems and deal with everyday stress, but did you know it also boosts your immune system, sharpens your memory, and provides a greater sense of happiness? Try it out! Stop negative thoughts in their tracks. Your thoughts create your reality, so flip the script whenever negative thoughts arise. Lastly, build a support system you can count on, rely upon, and trust.

At Sky Federal Credit Union, we are here to make your life stress-free. Our wide range of products, services, and education help to reduce stress and increase your quality of life.

Learn more at skyfcu.org!