

Sky Insight

A Quarterly Youth Publication of Sky Federal Credit Union



BE A CREDIT UNION SAVER & YOUR SAVINGS WILL NEVER GO EXTINCT™

APRIL IS

Youth Month

AT SKY FEDERAL CREDIT UNION, WHAT MATTERS MOST IS THE WELL BEING OF OUR MEMBERS, EMPLOYEES, AND THE COMMUNITIES WE SERVE. WE HAVE ALWAYS BEEN A COLLECTION OF PEOPLE HELPING PEOPLE, AND NOW MORE THAN EVER, WE APPRECIATE THE OPPORTUNITY TO CELEBRATE WITH YOU.



TWO PRIZES DRAWN AT EACH BRANCH LOCATION

- 1ST PRIZE** | 1 Year Family Membership to the Museum of the Rockies
- 2ND PRIZE** | \$50 Deposited Into Your Youth Account

All April 2021 Youth Deposits Are Entered to Win



APRIL 16, 2021 | 9am-3pm

mtdeca.org/gameoflife

ALL HIGH SCHOOL STUDENTS WELCOME

Sky Federal Credit Union is pleased to announce the first annual, statewide, virtual **GAME OF LIFE!** Partnering with DECA, Sky Federal Credit Union will bring the Game of Life, right to your classroom. The 40-Minute, live, interactive platform provides a simulation of life circumstances.

QUARTERLY CHALLENGE

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

Which of the following forms of business ownership has the most potential for financial power?

- A) Sole Proprietorship**
- B) General Partnership**
- C) Corporation**
- D) Limited Liability Partnership**

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



Annual
\$1,000

**ACHIEVEMENT
SCHOLARSHIPS**

YOU'VE GONE ABOVE & BEYOND.
THIS IS OUR WAY OF SAYING

Congratulations!

**APPLICATIONS ARE
NOW AVAILABLE**

AT SKYFCU.ORG AND ALL
BRANCH LOCATIONS

DEADLINE

FRIDAY APRIL 23RD

SCHOLARSHIPS AWARDED IN
LIVINGSTON, BOZEMAN, BELGRADE, AND BIG TIMBER

Open an Account Today!
It's free and
easy

**START
KNOWING
YOUNG**
AGES 14-17



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: 3.00% 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