



## Announcing Sky's Balance Transfer Promotion

This is not a joke! We repeat, this is not a joke! Starting April 1, 2021, Sky Federal Credit Union is launching our Balance Transfer Promotion! This offer is available to both new and existing Sky FCU Visa® Credit Card holders. Not a Sky FCU Visa® credit card holder? What are you waiting for? NOW is the time! Apply today.

This Balance Transfer Promotion won't last forever. Sky FCU is offering 0% Interest Rate (0.00% Promo APR\*) for 18 months! After 18 months, the interest rate on the balance will revert to the managed credit rate per risk based pricing. A 3% balance transfer fee does apply; this fee can be added to the credit card balance, subject to availability. This offer is available to all Sky Federal Credit Union members with a Sky FCU Visa® Credit Card and new members who apply. All new credit cards and increased limits are subject to credit approval. Apply today for Sky's Visa® Credit Card Balance Transfer Promotion!

### Disclosure

\*APR = Annual Percentage Rate. Limited time offer. Offer valid on balance transfers from non-Sky FCU credit cards or loans. A balance transfer fee of 3.00% of the amount for each balance transfer will be charged. The Promotional rate begins at time of your first balance transfer and lasts for 18 months. The promotion applies to new and existing Sky FCU Visa® Credit Cardholders. After the promotional period for qualified balance transfers, finance charges are imposed from the transaction date and will continue to accrue until paid in full, the standard APR on your Sky FCU Visa® Credit Card will apply to the remaining balance. Other restrictions apply. Ask a Sky FCU representative for full details.

**WE WANT  
YOUR FEEDBACK**

## Always on Our Mind

Service, service, service! At Sky Federal Credit Union, service is always on our mind. In fact, it's part of our member promise: We promise to provide local financial products, service and advice. In doing so we will work in your best interests, help you achieve financial success, and make it easy to do business with us.

We strive to go above and beyond the usual "customer service" and offer everything a nationwide bank might offer. Everything we do as your credit union is done with a member-focused philosophy. And with that, we want to remind all members that we are always available to hear your thoughts, wants, wishes, kudos or complaints. If at any time you have thoughts you want to share, please let us know.

As we further our commitment to service, we are proud to launch our Service Survey! Access the survey at anytime using this link: <https://skyfcu.surveymonkey.com/r/TT6X7YG>. Or use the QR code below.





## Playing Favorites

Some people say you shouldn't have favorites: favorite colors, favorite seasons, favorite foods... At Sky FCU, we have a favorite month and we aren't quiet about it! April is Youth Month at Sky Federal Credit Union and many other credit unions across the nation as it is National Credit Union Youth Month.

This year's Youth Month theme is: Become a credit union member and your savings will never go extinct! To help make sure savings never go extinct, all youth account deposits made at Sky in April will be entered to win some BIG prizes!

### 1st Place Prize:

1 Year Family Membership to the Museum of the Rockies

### 2nd Place Prize:

\$50.00 deposited into Sky FCU Youth Account

As part of our celebration of youth in April, Sky is proud to be partnering with Montana DECA to offer The Game of Life to all Montana high schools at no cost. On April 16, high schools throughout the state are invited to participate in this special event that educates high school students on financial literacy. Students will be assigned a job, family situation, and monthly income that they will "play" out at virtual stations. As youth move through each station, they will encounter real life experiences such as handling house expenses, vacations, utilities, vehicle purchases, insurance and more. Students will gain valuable financial management skills, as well as learning how to navigate the financial uncertainties of life. This event is open to all high schools in Montana for free, or Sky FCU youth members can enroll individually. The deadline to register is April 12, 2021. Learn more at [mtdeca.org/gameoflife](http://mtdeca.org/gameoflife).



## It Pays to Know

If you've made it this far you deserve to be rewarded! Answer this trivia question by emailing your response to [info@skyfu.org](mailto:info@skyfu.org). All correct answers will be entered into a drawing for a chance to win \$50 from Sky! Ready? What year was this credit union established?

## Fee Changes

The Sky FCU Board approved the following cost recovery schedule changes. Changes will go into effect on 6/1/2021.

Cost Recovery Schedule Board Approved Fee Changes Effective 6/01/2021		
Fee Description	Existing Fee	NEW Fee
Incoming Domestic Wire	\$2.00	\$5.00
Incoming International Wire	\$2.00	\$5.00
Wire out – Domestic	\$20.00	\$25.00
Wire out – International Wire	\$75.00	\$90.00
Consumer Paper Stmt Fee Youth Accounts Free	\$2.00	\$3.00
Business Acct Paper Stmt Fee	\$0.00	\$3.00
Business Checking Return Checks (Monthly)	\$0.00	\$10.00
Cashier's Checks	\$2.00	\$3.00
Money Orders	\$1.00	\$2.00
Bad Address Fee (Return Statements)	\$5.00	\$8.00
Dormant Acct Fee (After 3 years)	\$8.00	\$10.00
VISA Travel Money Card Re-loadable	\$7.95	\$10.00

## Convenience is Key

If you live, work, or travel through the Bozeman area don't forget about our newest branch location. Located in the Bozeman Walmart, this Sky FCU branch is open 7 days a week to make banking convenient for our busy members.

Stop by the Bozeman Walmart Branch open:

- Monday through Friday: 9 am - 7 pm
- Saturday: 9 am - 4 pm
- Sunday: 10 am - 2 pm

## Holiday Closures

Sky FCU will be closed for these upcoming holiday:  
**Monday, May 31st – Memorial Day**



**Belgrade**  
95 North Weaver Street  
Belgrade, MT 59714

**Bozeman**  
777 East Main Street  
Bozeman, MT 59715

**Bozeman - Walmart**  
1500 North 7th Ave  
Bozeman, MT 59715

**Livingston**  
111 North B Street  
Livingston, MT 59047

**Big Timber**  
233 McLeod Street  
Big Timber, MT 59011