



**FINANCIAL focus**



A Publication of Sky Federal Credit Union  
Summer 2021

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## BALANCE TRANSFER PROMOTION

 Federally Insured by NCUA

### Going, Going, Almost Gone

As the days of summer are limited around here, so are the days left to take advantage of Sky's limited time Balance Transfer Promotion offer. Available to all Sky FCU members and new members who have a Sky Visa® Credit Card, this offer has been HOT this summer and will soon be gone. Take advantage today and upon approval, get 0.00% Promo APR\* on balance transfers for 18 months. Read that again, 0.00% for 18 MONTHS! Apply today.

New credit cards and increased limits are subject to credit approval. A balance transfer fee of 3% does apply; fee can be added to your credit card balance, subject to availability. After 18 months, interest rate on the balance will revert to member's managed credit rate per risk based pricing.

#### 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.

### Got Home Equity?

Now is the time to take advantage of great rates if you have been considering a Home Equity Line of Credit. Act fast as these rates won't last long and likely won't return for awhile. Currently, Sky Federal Credit Union is offering members access to Home Equity Line of Credit (HELOC) rates as low as 3.25% APR.

The options are endless with a HELOC so consider applying today. A HELOC can be used for short-term expenses or a one time expense. Think home improvement projects, education expenses, major life events, or debt consolidation as you use the existing equity in your home as collateral backing. With a HELOC, funds are available for up to 10 years without the need to reapply. Remember that as the principal is repaid, more funds become available for you to use. Did we mention that the interest paid on a HELOC may be tax deductible? Learn more at <https://www.skyfcu.org/loans/personal-loans/home-equity-loans.html> or apply for a HELOC from Sky FCU today.

#### Disclaimer:

\*APR = Annual Percentage Rate. All loans subject to credit and loan approval. Rates, terms and conditions are subject to change without notice. A Home Equity Line of Credit (HELOC) Loan is secured by a first or second mortgage lien on the members primary or second home. Sky FCU membership is required. The rate is determined by credit score and indexed to the prime rate, as published by the Wall Street Journal. The rate is fixed for the first 5 years and adjustable every 5 years thereafter. The draw period is 10 years with a maximum maturity of 20 years.

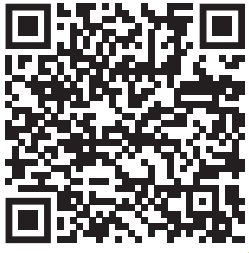
### New Loan Announcement

Sky Federal Credit Union is proud to announce that we are now offering Agricultural Loans. As our membership and service area has grown, so has the need to expand our loan offerings. Agriculture is at the core of many of the communities we serve which is why we are proud to now offer loans customized to serve those needs. This new product offers flexible terms, low interest rates and local decision making by a Sky Financial Representative that understands the needs of our members.

If you are looking for an ag loan, please contact our Ag Lender:

**Michael Eagleson**  
406.823.6939  
[MichaelE@skyfcu.org](mailto:MichaelE@skyfcu.org)





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# Annual Meeting Notice

## It's That Time of Year

This time of year can only mean 100 different things at Sky Federal Credit Union, but this time we are talking about the 85th Annual Meeting. This year's Annual Meeting will be held virtually to accommodate our busy members and to ensure we do our part to keep our communities healthy. Please plan to join us at **5 pm MST on July 21, 2021** for Sky's 85th Annual Meeting. You can access the Zoom meeting by scanning the QR code and entering the info below.

- Meeting ID: 994 4626 6814 • Passcode: 145213

Plan now to attend and learn about what the last year has held for Sky FCU and what we are working on now to better serve our valued members



## Summer is for...

At Sky Federal Credit Union the ending to that statement is never banking! That might seem like a crazy statement coming from a credit union, but around here it is true. At Sky, we pride ourselves on making our member's lives easier. We are constantly striving to better serve our members, which is why we created Live@Sky Video Banking. With Live@Sky, members can speak in real time to a Sky Financial Service Representative to explore products, apply for a loan, transfer funds, co-browse, and sign documents. Live@Sky is available in the Chrome web browser or through the app store. Live@Sky is easy to use, available anywhere you have internet access, and is secure. Check it out today to make banking with Sky FCU even easier. Enjoy summer, minus a trip to the bank with Live@Sky.



## More is Better

More money that is! At Sky, we think more is better when it comes to the amount of money we have saved Sky FCU members. We bet you agree! One of Sky's most valued services is our Credit Score Analysis (or CSA for short). Our CSA was created to do 4 things:

- reduce member's monthly payment on loans held outside of Sky
- eliminate high-interest credit card debt
- increase member's credit scores
- protect members from predatory lending

And to date we have done just that! Sky's CSA has helped members save over \$5,000,000 since we started offering the service in 2012. As we head into the second half of 2021 we are looking to increase that number by helping more Sky members review their existing credit score and develop a 90 day action plan to improve it. We can even help members establish a credit score. Oh, and the best part? It's free! Credit Score Analysis is free to Sky members, and always will be. Ask about it today and help us prove that more is always better!

## Bozeman is Booming

We are happy to announce that the construction zone has cleared at our Bozeman branch. Over the past few weeks we have been working on remodeling our space in Bozeman to better serve members in the area. Stop by Sky FCU in Bozeman, located at 777 E Main Street, Suite 102 and check out the remodeled space. While you are here ask about our great loan rates or take advantage of our limited time Balance Transfer Promotion.

If a stop on Main isn't on your route, swing into our other Bozeman branch located inside Walmart. The Walmart branch is our newest addition that is all about convenience. Easy to access, this branch offers service to members 7 days a week! Monday through Friday you will find our staff ready to assist you from 9 am to 7 pm; Saturdays from 9 am to 4 pm; and Sundays the branch is staffed from 10 am to 2 pm. Stop in and see us!

## Holiday Closures

Sky FCU will be closed for this upcoming holiday:  
**Monday, July 5th – Independence 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