



## ATTENTION Members

The time to save money is now. Take advantage of two special loan promotions at Sky Federal Credit Union. Act now as these great deals won't last forever.



Sky FCU members can get 0.00% APR\* for 18 months on balance transfers. Offer applies to current Sky Federal Credit Union members who have a Sky Visa® Credit Card and new members who apply. Our Visa® Credit Card comes with no annual fees, no application fees, and competitive rates. 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.

\*APR = Annual Percentage Rate. Promotion expires 12/31/2021 or anytime deemed necessary by Sky FCU.

## WANTED

### Existing Auto Loans

Sky's limited time only promotion, REFI TO SKY offers members 1% cash back when you refinance an auto loan from another financial to Sky FCU.

The goal is to reduce your interest rate, monthly payment and reward you with 1% cash back (up to \$500). All loan requests are subject to loan and credit approval.

1% Cash back is determined by the amount refinanced, minimum \$10,000 loan to be eligible. Vehicles must be a 2011 model year or newer, under 100,000 miles.

If you have not yet taken advantage of Sky's low interest rates, flexible terms and local decision making on either of these of these specials, now is the time!



WITH A CREDIT UNION

## International Credit Union Day

International Credit Union Day® is just around the corner and boy are we excited at Sky Federal! On October 21, 2021, credit unions around the world will join together to celebrate. This year our theme is "Building Financial Health for a Brighter Tomorrow" which we at Sky are excited about as this has been part of our mission since our inception. Since 1948, ICU Day® has been dedicated to celebrating the spirit of the global credit union movement and raising awareness about credit unions! Stop by Sky Federal Credit Union to celebrate ICU Day® and join us in building financial health for a brighter tomorrow!



# HELOC

## Unlocking the Power

Now, possibly more than ever, your home has power! Power to grant you access to the equity in your home to use for debt consolidation, life expenses, higher education, home renovations, medical expenses, and more! Sky Federal Credit Union is offering members access to Home Equity Line of Credit (HELOC) rates at some of the lowest interest rates we have seen in years! With a HELOC, homeowners can use the existing equity in your home as collateral backing. Funds are available for up to 10 years without the need to reapply and as the loan principal is repaid, more funds become available for you to use. Interest paid may also be tax deductible.

Apply for a HELOC from Sky FCU today.

**Disclaimer:**  
\*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.

## Time for an Update?

Fall is a great time to reset, return to your routine, and do a little updating before winter settles in. As you do, please remember to connect with the Sky FCU team to update your account and beneficiary information on file. This simple step ensures that we can reach you with account information or questions. Please let us know if you have changes to the following:

- Mobile or home telephone number
- Mailing or physical address
- Email address
- Account holders
- Account beneficiaries

Please Note: Sky FCU is required to have a social security number on file for any beneficiaries listed on your accounts. This information ensures your finances can be properly handled in the event needed.



## The Countdown Begins

The sound of jingle bells can be heard by some already as Christmas is just a few months away. Although decking the halls and trimming the tree are still a ways away, saving for the holidays should not be! Let Sky FCU help you start saving now with our Christmas Club. Sky's Christmas Club was created to help our members get an early start on saving for the holidays in the hopes that we can help alleviate some of the financial stress that often accompanies the end of the year. Christmas Club accounts allow Sky Federal Credit Union members to make deposits at any time, in any amount with no monthly maintenance fees and no minimum balance required. Dividends are paid monthly based on the average daily balance and funds can be disbursed the first week of November.

Start saving now with Christmas Club!

## Here, For You

With school back in session, sports in full swing, and all the other things on your daily list, Sky FCU is here for you! Our Walmart branch location in Bozeman is open 7 days a week to serve you!

**Monday - Friday: 9 am to 7 pm**

**Saturday: 9 am to 4 pm**

**Sunday: 10 am to 2 pm**

If those hours don't work with your schedule, try our Mobile Banking with Remote Deposit.

## Holiday Closures

Sky FCU will be closed for this upcoming holidays:

**Monday, October 11 – Columbus Day**

**Thursday, November 11 – Veterans Day**

**Thursday, November 25 – Thanksgiving**



**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