



Greetings to All Members of Sky FCU,

When you get this newsletter, we will be into 2022! It is unbelievable how fast these years go by.

Last year was once again filled with COVID19, the Delta variant, and most recently a new variant. Your Credit Union felt more of the COVID effects in 2021—closing our lobbies at times due to COVID striking our employees and the need for isolation creating staffing shortages. It has been a challenge for sure. We are thankful for our staff who stepped up and covered different areas as needed. At Sky our goal is to provide the best products and member services to our membership!

Our Live@Sky video technology has been a great asset in providing services remotely. You simply download the Live@Sky app and then can access our staff via your computer or mobile device. It is really no different than sitting across from our staff in a branch doing the business you need to get done. If you have not tried it give us a call and a Financial Service Representative can help you get started.

In 2021, we continued serving our business members with the second round of the Paycheck Protection Program (PPP loans) through the Small Business Administration. Our business staff helped members complete the paperwork required to get the SBA PPP Loan, as well as helping them navigate the paperwork to get them forgiven!

Sky FCU continues to grow! We are now serving members from 5 physical locations, as well as through our remote services. Our Field of Membership Expansion takes us west to Missoula, north to Kalispell, south into Southern Idaho and Northern Wyoming, and east through Billings. We are excited for our future growth into these areas.

Congratulations on 86 years as a Credit Union—a huge milestone we just hit in December! Looking ahead we promise to work even harder in the future to take our service “Above and Beyond” for you!

I am so grateful for the dedication, support and guidance of our volunteer Board of Directors and our Supervisory Committee. I am especially grateful for the hard work and efforts of our staff!

As your President/CEO, and on behalf of our Board of Directors, we want to thank YOU ALL for your continued support. Please stay safe and healthy.

Sincerely,

Annamarie DeYoung
President/CEO
Sky Federal Credit Union

No Travel Required

Winter in Montana has arrived! No need to check the road report before you head out to take care of your banking this winter with Live@Sky. Connect face-to-face with a Sky Financial Representative in real time using your home computer, tablet, or mobile phone. With Live@Sky, members can open accounts, apply for a loan, transfer funds, share documents, and sign paperwork all from wherever you are! No need to travel on winter roads with Live@Sky!



Health Check

The new year means a focus on health for many. A great way to monitor your financial health? Your credit score. Members can access Sky FCU's Credit Score Analysis (CSA) service at any time, for free. Our CSA can provide great insight if you are looking to save money, improve your credit score or take a closer look at your credit report. To date, Sky has helped members save over \$10 million dollars since the inception of this service in 2012! Contact Sky FCU today to get started.



'Ag'citing News

Did you know that Sky FCU now offers agriculture loans? We're continually working to meet the growing needs of our members which means adding Farm and Ag Loans to cover your growing needs. With both variable and fixed rate options available, our team is ready to help find a loan to cover equipment, real estate, crop, and livestock needs. Looking for a working line of credit? We can do that too. Contact Sky's Commercial and Ag Lender, Mike Eagleson, to learn more.



Winning!

If you have been a member at Sky for awhile you have certainly heard us talk about our WINcentive savings accounts. And we're here to say it again: sign up for a WINcentive account! Sign up, make deposits to build your savings with an account that offers competitive dividend earnings, and get entered to win monthly, quarterly, and annual cash drawings. Sky FCU has over 50 WINcentive accounts open right now, helping members save over \$330,000.

Holiday Closures

Sky FCU will be closed for this upcoming holidays:
Monday, January 17 – Martin Luther King Jr. Day
Monday, February 21 – Presidents' 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