

## FINANCIAL focus



A Publication of Sky Federal Credit Union  
Fall 2022

# EMPOWER

YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

### Save the Date

October 20th is International Credit Union Day—a day credit unions throughout the world come together to celebrate the spirit of the global credit union movement. It happens to be one of our most favorite celebrations at Sky Federal Credit Union so plan now to join us as we celebrate all day!

Save the date and join Sky in celebrating  
International Credit Union Day on October 20th!

### Head, Heart, Hands and Health

If you grew up participating in 4H you probably know these four words well. 4H is a cornerstone of so many Montana communities—helping our youth learn life skills. Sky FCU is happy to help our youth members who participate in 4H with our tailored 4H loan option to get them started with their projects. Youth members can borrow up to \$3,000 with no loan fees! We offer these loans with flexible terms and competitive fixed-rate financing. These loans help youth purchase project supplies, cover operating expenses for their projects, purchase livestock, feed, tools and equipment. Ask about a 4H loan from Sky today as you gear up for another great year of 4H!



### The Key to Credit

When it comes to your financial future, your credit score is key. Your credit score is essential when you are looking to open a new credit card, buy a vehicle, purchase a home, and so much more! Let Sky help ensure your credit score is in tip-top shape before you make your next financial move. Stop by your local Sky FCU branch or give our team a call to learn about our FREE Credit Score Analysis service. We will work with you to review your credit report, analyze your credit score and make a 90-day action plan to either establish or improve your credit score. It is free, easy and painless—we promise! And this simple step can make a huge difference in your financial future so ask about it today.

Don't just take it from us though, ask around as we have helped our members save over \$5,000,000 since we started offering Credit Score Analysis in 2012! Or ask Marquis F, a member at our Bozeman Walmart branch, who just won \$500 for taking advantage of this program!



## Save Some Time

Got extra time on your hands? (insert laughing here) The answer for almost everyone is NO! We get it! That is why we have resources available 24/7 to help you get your financial business done, whenever you have time. Take a look at just a few of the things you can do from the convenience of your computer or mobile device using these tools from Sky.

### Telephone Banking

Call 1-800-701-9931 or 406-222-0180 to:

- Check account balances
- Review recent account activity
- Transfer funds
- Make a loan payment
- Report a lost or stolen card

### Sky@Home Online Banking

Go to [www.skyfcu.org](http://www.skyfcu.org) to access Sky@Home Online Banking where you can:

- See account balances
- Submit a loan payment
- Transfer funds
- View images of checks and deposit slips
- Use EZPay Bill Pay

### Mobile Banking

Download Sky's Mobile Banking app to your device and:

- View account balances
- Review recent account activity
- Transfer funds
- Pay bills
- Deposit checks using Mobile Deposit



## Supporting Agriculture

Looking to grow? Sky FCU now offers agricultural loans with flexible terms and customized repayment terms to meet your needs. With options for competitive variable rates or fixed rates, our lending team can find the right fit for just about any operation. Whether you are looking to borrow for more land, equipment, crops, livestock, or a working line of credit, Sky FCU can help. Ask about agricultural loan options today.

## Borrow or Save?

At Sky, we say that is a silly question! Why not do both? With our Borrow & Save Loan Product you can do just that. It's exactly like it sounds—save while you borrow from Sky. Apply for a loan from Sky and commit to save each month and in return we will reduce your loan rate. Commit to save \$25 a month with the program and Sky will reduce your rate by 0.5%. Save \$50 a month and lower your rate by 1.0%. Can you add \$100 a month to your savings? If so, your rate can reduce by as much as 2.0%. So what are you waiting for? Borrow & Save is available on auto, RV and Signature loans so ask about it today.

All loans subject to Sky Federal Credit Union's customary due diligence underwriting, credit approval and documentation. Other terms and conditions may apply.



## Convenience is King

Fall has officially arrived in Montana after a hot summer! With the welcome weather also comes crazy schedules with school, sports, and trying to squeeze in some outdoor recreation before the snow falls. We know making a trip to the credit union is sometimes necessary so this is just a quick reminder that our Bozeman Walmart branch location is open from 9 am to 7 pm Monday through Friday and from 9 am to 4 pm on Saturdays. Stop by and let our team help!

## Join Us

Speaking of our Bozeman Walmart location, we want to invite all our members to join us on October 20th for our official Grand Opening celebration! You're probably thinking hasn't that branch been open for awhile. You're right, we have! But with COVID and the like, we weren't able to celebrate the opening in style, so we are making it up now! There will be a ribbon cutting with the Chamber of Commerce at 10 am. If you can't make that, join us as your schedule allows throughout the day for our official branch Grand Opening!

## Holiday Closures

Sky FCU will be closed for these upcoming holidays:

**Friday, November 11th – Veterans Day**

**Thursday, November 24th – Thanksgiving**

**Monday, October 10th – Indigenous Peoples' 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