



The Blues

Got the post holiday blues? Taking down holiday decorations and bidding farewell to family and friends can do that. But, you know what else can cause the blues? Looking at the financial statements of your bank card and credit card after all the gift buying, holiday parties, travel, and grocery shopping! If your credit card is singing the blues we're here to help! Sky Federal Credit Union is happy to again offer our 0% Balance Transfer Promotion!

Members who have a Sky FCU Visa® Credit Card can take advantage of 0.00% Promo APR* on balances transferred to your Sky credit card. After 18 months, the interest rate on the balance will revert to member's managed credit card rate per risk based pricing. New credit cards and increased limits are subject to credit approval. A 3% balance transfer fee does apply. Apply today!

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 Snow?

The winter wonderland have you dreaming of sleigh rides? But elevated? If your perfect winter involves more of a fast paced sleigh ride let Sky FCU help get you there. A Recreational Vehicle loan from Sky can have you playing in the deep powder while harnessing the horsepower of a new snowmobile. Customized terms, competitive rates, and up to 100% financing are all waiting for you—all you have to do is apply for a Recreational Vehicle loan today.



Lending a Hand

The end of 2022 means that Sky FCU has been offering our membership access to agriculture loans for over a year now. And what a year it has been! By expanding our options to include farm and ranch loans, we have been able to better serve the needs of our members. With both variable and fixed rate loan options, our team has been able to help members gain access to funds to pay for more land, equipment, crops and livestock. If you have an ag-related financial need contact our lending team and we'll find the right fit for your 'growing' needs.

Checking In

We thought it would be a good time to check in and make sure you have a checking account that meets your needs.

Here's a look at Sky's checking options.

Sky Secure Checking: built to protect you from identity theft with IDProtect®.

- No minimum deposit to open
- No minimum balance requirements
- Low \$5 monthly maintenance fee
- Unlimited check writing and free overdraft protection
- Free online and mobile banking with mobile deposit and bill pay

Kasasa Cash: the account for those who keep high checking account balances.

- Earn 2.50% APY* on balances up to \$10,000
- Earn 2.50% to 0.45% APY* on balances over \$10,000 depending on balance
- No minimum deposit to open
- Free account with no monthly maintenance fee
- Free online banking with bill pay

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) balances up to \$10,000 receive APY of 2.50%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.50% to 0.45% APY depending on the account's balance and (2) you will receive reimbursements up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. Dividends and ATM withdrawal fee reimbursements will be credited to your Kasasa Cash account on the last day of the current statement cycle. APY = Annual Percentage Yield. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Receipt of electronic statements is a condition of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit one (1) account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Cash Back: the perfect fit for those who have frequent debit card transactions.

- Earn 3.00% cash back on qualifying debit card purchases
- Cash back earned on up to \$200 in purchases monthly
- No minimum deposit to open
- Free account with no monthly maintenance fee
- Free online banking with bill pay

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 3.00% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$6.00 cash back may be earned per Monthly Qualification Cycle. You will also receive reimbursements up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of current statement cycle. Rates and rewards are variable and may change after account is opened. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Receipt of electronic statements is a condition of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit one (1) account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

Kasasa Tunes: a favorite account for those who purchase apps and music.

- Earn \$8 in refunds for iTunes®, Amazon®, or Google Play™ purchases each month
- Get \$20 in refunds on qualifying app and music purchases when you open account
- No minimum deposit to open
- Free account with no monthly maintenance fee
- Free online banking with bill pay

*Sign Up Bonus: When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$20 (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20 posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. No minimum deposit is required to open the account. No minimum balance is required to obtain this bonus. Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle, you will earn up to an aggregate total of \$8 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to an aggregate total of \$25 (max. \$4.99 per single transaction) for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented for reimbursements of individual ATM withdrawal fees of \$5.00 or higher. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the current statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Receipt of electronic statements is a condition of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit one (1) account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA. iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com Inc.. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com Inc. and Google, Inc. is/are not participants in or sponsors of this program. Kasasa and Kasasa Tunes are trademarks of Kasasa, Ltd., registered in the U.S.A.

Fresh Start Checking: the account for those with \$500 or less in checking collections at another institution that can help you build or rebuild financial standing.

- \$25 minimum deposit to open
- No minimum balance requirements
- \$10 monthly maintenance fee
- Unlimited check writing
- Free online and mobile banking with mobile deposit and bill pay

Basic Checking: free checking account with great perks.

- No minimum deposit to open
- No minimum balance requirements
- Free account with no monthly maintenance fee
- Unlimited check writing and free overdraft protection
- Free online and mobile banking with mobile deposit and bill pay

Stop by your local branch or visit our website to open an account.

Holiday Closures

Sky FCU will be closed for these upcoming holidays:

Monday, January 16th – Martin Luther King Jr Day

Monday, February 20th – 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