



Celebrating Independence

Stars, stripes, red, white and blue—the countdown to Independence Day is on! The July 4th holiday centers around commemorating the events of July 4th, 1776 when the Declaration of Independence was signed. This monumental event established the United States of America—granting 13 colonies independence and freedom from Great Britain.

This year Sky Federal Credit Union wants to celebrate in style by encouraging our members to take steps towards building their financial freedom. During the month of July, Sky is encouraging members to take advantage of our Credit Score Analysis (CSA) Program. This FREE service is available to all Sky FCU members and could have a big pay off! In fact, Sky's CSA service has saved our members over \$10 million dollars since its inception in 2012! If that doesn't say financial freedom we don't know what does!

This July, members who complete a CSA will be entered to win \$500 from Sky. Call or stop by your local Sky FCU branch today and ask for a CSA! Our trained staff will review your credit report with you and then establish a 90-day action plan to improve your credit score. Take advantage of this free service to improve your credit score, reduce monthly loan payments, and eliminate high-interest credit card debt.



Tired of low earnings on your savings?

Make Your Money Work

Summer is here! That means the days are longer—hopefully offering a slower pace coming off a spring schedule of school programs, sporting events and spring cleaning. But, that's no excuse when it comes to your money! Make your money work for you with Sky FCU's deposit products.

7-Month Certificate 4.50% APY*

- Minimum \$500 to open

3-Month Certificate 5.00% APY*

- Minimum \$100,000 to open

*APY = Annual Percentage Yield. Membership requirements. Penalty for early withdrawal.

Managed Liquidity Money Market with rates as high as 4.50% APY**

- Minimum \$100,000 to open
- No limits on withdrawals, transfers or deposits

**APY = Annual Percentage Yield. Membership requirements. Rates subject to change.

Balances between \$100,000-\$249,999.99 will earn 2.50% APY

Balances between \$250,000-499,999.99 will earn 3.00% APY

Balances between \$500,000-\$999,999.99 will earn 3.75% APY

Balances \$1,000,000 and over will earn 4.50% APY.

Summer Days

Summers in Montana are hard to beat. We know our members are soaking up every hour of summer fun which can make a trip to Sky FCU difficult. But, not really! Don't forget that our Bozeman Walmart branch is open with extended hours to meet our members' needs.

Monday - Friday: 9 am to 7 pm
Saturday: 9 am to 4 pm

Looking for a Loan?

Maybe it's just us, but once the temps in Montana reach over 60 we are ready to live our best life soaking up the sun! Visions of heading to the mountains in a new camper, taking to the open road on 2 wheels, and heading to the lake are dancing in our heads. If this sounds all too familiar, let Sky Federal Credit Union help get you there! Sky offers Recreational Vehicle Loans to make all those dreams a reality this summer.

Are your dreams closer to home? If a new home or second home are more your style check out Sky's Home Loan offerings. Home Mortgage Loans with competitive rates are available. Looking to build? We offer Construction Loans. If it's land your seeking a Vacant Land Loan may be just the ticket. Home renovations more your style? Use the existing equity in your home to make it happen with a Home Equity Loan.

Spending the summer raking hay or harvesting wheat? Sky FCU is here for you with our Agriculture Loan offerings that can help with more land, equipment, livestock or crops.

All work and no play? If you're all business we've got you covered with our full suite of Business Loans covering commercial real estate, lines of credit or our convenient Business Express Loan.

Call or stop in this summer and let us get you connected with what you need to make Summer 2023 one of your dreams!



Here for You(th)

It's no secret that our favorite members are often our youngest members! Helping our youth learn about finances and build strong financial futures is a big part of what we do here at Sky FCU! This summer is the perfect time to get youth into Sky to set up accounts customized just for them! Here's a quick glance at our youth offerings:

Cubby Companion

Have a saver between the ages of birth and 13? This is their account! This savings account pays competitive dividends on balances of \$25 or more with no monthly maintenance fees. As an added bonus, our Cubby Companion members qualify for special prizes, can participate in special contents and promotions, and earn Cubby \$ with every deposit that can be redeemed for prizes!

S.K.Y. Accounts

For teens ages 14 to 17, Start Knowing Young is the perfect account! With saving and checking accounts available this account can grow with your member. S.K.Y. savings have no maintenance fees while paying dividends monthly. The account comes with eStatements, online and mobile banking to help teach youth how to manage their accounts before heading out into the world on their own. The Good Grade Bonus is the icing on the cake where members earn \$5 for each A- or better on their report card. S.K.Y. checking accounts offer members up to 3.00% each back on debit card purchases on up to \$200 in purchases monthly and refunds on ATM withdrawal fees nationwide.

Sky@Home Online Banking eAlerts

Be in the Know

Want to stay on top of your Sky FCU account activity, loan payments and account balances but don't have the time to manage it all? Let us help!

With eAlerts we have made being in the know easier for our members! Log into Sky@Home Online Banking and sign up for eAlerts. There are 3 types of eAlerts available and each one is customizable so you only get alerts on things you want. Member Alerts can notify you if your account information is changed, a new card is added or there is a failed login attempt to your account. Loan Alerts are available for payment reminders, changes in a loan balance or changes to variable rates. Share Alerts notify you of balance changes, transactions made, and checks posted. Sign up today!



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