



Here for Higher Ed

Sky FCU recently launched a new program tailored just for college students! Our new College Program offers students cash back on debit card purchases, rewards for good grades, and opportunities to learn how to save for the future and build a strong credit score. Through this new account students can apply for auto loans, get a line of credit, set up eAlerts, participate in a Credit Score Analysis, and build savings through our Round-Up Program.

Check out these customized Checking and Savings account offers for college students:

- College Savings Account
 - Free savings account that rewards you
 - College Good Grade Bonus Dividend*
 - Receive \$10 (up to \$50 per report card, \$100 per school year) for every A- or better on your report card
- College Checking Cash Back**
 - Free checking account that pays you back
 - Earn 3% cash back on debit card purchases and up to \$25 in ATM fees refunded nationwide when these monthly qualifications are met
 - at least 12 debit card purchases
 - at least 1 direct deposit, ACH payment, or bill pay transaction
 - be enrolled and log into online or mobile banking

Disclosure:

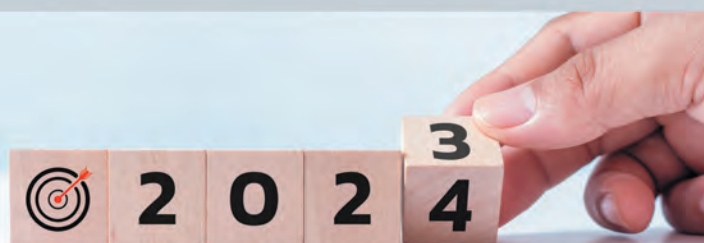
*Good Grade Bonus Dividend, maximum dividend per report card: \$50.00, maximum for school year: \$100.00. To receive dividend bring the official transcript to any Sky FCU branch or email: collegeprogram@skyfcu.org. All Sky FCU accounts must be in good standing to be eligible for the Good Grade Bonus Dividend.

**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 College Checking 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. (2) 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 Youth 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 Youth 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 this account. Enrollment in electronic services (e.g. online or mobile 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.



Start Knowing Young

If your household isn't quite ready for our new College Program accounts, don't forget Sky also has accounts tailored for high school students. Our Start Knowing Young (S.K.Y.) accounts are tailored for students, ages 14 to 17 years of age, with both savings and checking account options. The Good Grade Bonus is a favorite feature for many teens, as it offers an added incentive for those study sessions. For every A- or better on a semester report card, members can earn \$5 up to a maximum of \$25 per semester. Add to that free Cash Back Checking account with 3.00% cash back on debit card purchases and our S.K.Y. accounts for teens are a no-brainer!



COMING SOON!

As the calendar transitions into fall, the countdown to the holidays is not far off. 2023 seems to have flown by! At Sky FCU, we are counting down the days to the new year because 2024 is bringing some exciting change to Sky Federal Credit Union. Now, we can't spill the beans on all we have been working on so don't ask. But, we can tell you that in the first few months of 2024 we will be launching a new AND improved Online Banking platform for members. We will be busy working on this project behind the scenes as we slide into the final quarter of 2023, but keep your eyes out for more details to come.



75 Years Calls for a Celebration

Since 1948, the third Thursday of October has been designated as International Credit Union (ICU) Day. The day celebrates the credit union movement and all the achievements that have come with it. This year marks the 75th anniversary of the ICU Day!

At Sky FCU we think 75 years is worthy of more than just one day of celebrating which is why we have decided to celebrate the occasion for an entire week. Join Sky Federal Credit Union October 16th through the 21st at any of our branches for ICU Day's 75th anniversary. Every member who visits a branch can enter to win cash prizes.



Fall, Is That You?

After a HOT summer, Montana is finally starting to cool down meaning fall may be arriving. Fall, when we get it, is a magical time in Montana. And this year we may even have some water in the creeks and rivers. Add that to the list of things to be thankful for! Let Sky FCU help you live your best life this fall with access to extra funds. Apply for a loan from Sky—we offer options for every reason and every season!

- Real Estate Loans for mortgages, vacant land, or new construction
- Home Equity Loan or Line of Credit that uses your existing home equity to secure funds
- Auto Loans for new or used vehicles, with tailored option for electric vehicles
- Recreational Vehicle (RV) Loans to get you out enjoying Montana anytime of year
- Agriculture Loans to cover real estate, equipment, livestock, crops, or a working line of credit
- Personal Loans to cover education, debt consolidation, or a well-deserved vacation



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

We Mean Business

At Sky FCU, we mean business when it comes to loan products for our business members! We know our business is to help make running the financial aspects of your businesses easy. Sky FCU offers business members access to a robust suite of business loan products to meet just about any need.

- Need to build, purchase, or refinance commercial space? **A Commercial Real Estate Loan** is just the ticket with flexible terms, competitive rates, and local decision making.
- Looking for access to cash quick? **A Business Express Loan** is built do do just that with an easy application, quick decision making and little to no downtime.
- Thinking about a line of credit so you're ready to take advantage of opportunities as they arise or be prepared to cover unexpected expenses? Sounds like the perfect fit for a **Business Line of Credit**.
- Want just a basic business loan, but with customized repayment terms and competitive rates? We got that too with a **Business Term Loan**.

Details on all business loan options available at
www.skyfcu.org/loans/business-loans.



Holiday Closures

Sky FCU will be closed for these upcoming holidays:

Monday, October 9th – Columbus Day
Saturday, November 11th – Veterans Day
Thursday, November 23rd – Thanksgiving
Monday, December 25th – Christmas Day