

# FINANCIAL *focus*



A Publication of Sky Federal Credit Union  
Winter 2023

# 2024

## Bring on the New Year!

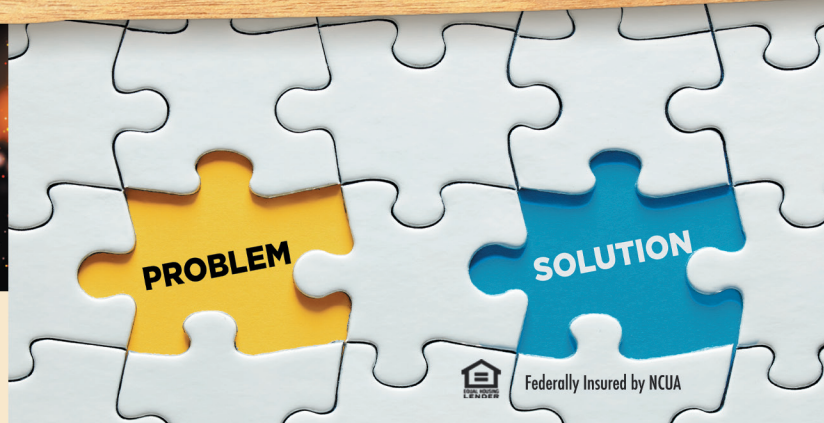
Happy New Year from all of us at Sky Federal Credit Union! 2023 was another interesting year for many so we are looking forward to a fresh start in 2024. We want you, our valuable members, to know that no matter what this next year brings Sky Federal Credit Union is here for you. Our job is to serve your financial needs, whether big or small, and help guide you towards a healthy financial future. Please stop by your local branch or give our team a call if we can be of assistance this year.

**Wishing you well in 2024 ~ Sky Federal Credit Union**



## Exciting Things To Come

If you haven't yet heard, Sky Federal Credit Union has a couple exciting things in the works for 2024. You may remember in our last newsletter we told you we couldn't yet spill the beans on the big announcement, well...we can now! We will be opening our newest brick and mortar branch location in ENNIS! We don't have an opening date yet, but it will be some time this year so stay tuned for more details. The branch will be located in the new Madison Foods building. We will ALSO be launching a new (and improved) Online Banking platform in early 2024. This new program will come with some changes so please keep an eye out for more information so we ensure our members who utilize this service will have a seamless transition.



## Sky Solutions

2023 was one for the books—and for most of us, not in a good way. The cost of just about everything rose over the year which left many in a tough spot financially. At Sky Federal Credit Union WE GET IT! We really do. We were not immune to the struggles last year brought so as we move forward in 2024 we want to help where we can. Our goal is to help our members reach financial freedom and with that we are dedicated to helping get our membership out of debt. Plain and simple. Here are options available if you are looking to decrease your debt as we head into the new year:

- **Credit Score Analysis**—This FREE resource is one of our favs that has helped save our members over 10 million (yes you read that right) dollars since its inception in 2012. Our team will pull your credit score and create a 90-day action plan with you to improve, repair, or establish your credit score.
- **Secured Debt Consolidation Loan**—Use your collateral (auto, recreational vehicle or home) and apply for a Secured Debt Consolidation Loan. The goal is to help members lower interest rates on credit card debt and in turn lower payments at a time when credit card balances have reached an all time high. Apply today and see how much we can save you.
- **Unsecured Debt Consolidation Loan**—In some cases, applying for an unsecured loan can be a solution. Sky recommends using collateral when possible, but if needed we do offer unsecured loans for just about everything, even debt consolidation. Ask about your options today.
- **Education**—Sometimes a loan is not a viable option due to poor credit or no established credit score. Or, sometimes you just want to make sure you are up to speed on all things finances. Whatever the case, we offer education. Visit our website, select 'Services & Tools' select 'Home and Family Finance' which will take you to a website that if full of educational tools and resources.





## Hours Built for You

We thought it would be a good time for a reminder regarding Sky FCU branch hours.

### Belgrade Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 7:30 am to 6 pm

### Big Timber Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 8 am to 5:30 pm

### Bozeman Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 7:30 am to 6 pm

### Bozeman Walmart Branch

- Lobby: Monday-Friday from 9 am to 7 pm
- Saturdays from 9 am to 4 pm

### Livingston Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 8 am to 5:30 pm



## Lending a Hand

In Montana we know that the neighborly thing to do is to offer a lending hand whenever it is needed. 2023 was a tough year financially for many. Add to that the holidays and those related expenses, we want to help our members start 2024 off right. Sky FCU has loans of all types with options for expenses of every size. Apply for a loan today to help finance everything from home renovations to a new rig, a toy to enjoy the snow, and even business ventures. Our team will do their best to get you the best rate with flexible terms. As a reminder, Sky makes all loan decisions locally—decisions made by people who know and understand what our members need right now. Apply today and we can help you make 2024 the year for you!

## Got Good Grades?

Do you know a high school or college student who excels at academics and wants to earn a little extra cash for their efforts? Send them to Sky Federal Credit Union. We love getting to reward our members who take their academics seriously which is why we now offer our Good Grade Bonus on both our Start Knowing Young (S.K.Y.) account created for high school students and our College Savings Account. Students must be current Sky FCU members with one of these accounts in good standing. Beyond that all they need to do is provide proof of their grades to receive the applicable Good Grade Bonus\*.

*\*Max payouts do apply per report card and per school year.*



## On the Go?

Whether you are traveling across town, to the other side of the state, or beyond here's your reminder that you can access your funds at Sky FCU. Sky is proud to offer our members access to CO-OP ATMs which span the globe. Some ATMs offer Sky FCU members surcharge-free withdrawals and deposits and others just withdrawals. Search for an ATM near you (no matter where you are) by calling 1-888-SITE-COOP, texting 91989 or online at [co-opcreditunions.org/locator/](https://co-opcreditunions.org/locator/).

## Holiday Closures

Sky FCU will be closed for these upcoming holidays:

**Monday, January 15th** – Martin Luther King Jr. Day

**Monday, February 19th** – 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