



The Kasasa Accounts You Love, Only Better

Do you Kasasa? At Sky, we love our Kasasa accounts. That is why we are so excited for the most recent updates to these accounts—updates that took our favorite accounts and made them even better! Kasasa accounts include both checking and savings options all with no monthly maintenance fees, no minimum balance requirements, and up to \$25 in ATM fees refunded when you meet monthly account qualifications.

Let's take a quick look at our most popular accounts:

- Kasasa Cash—free checking account that NOW offers **4.00% APY** on balances up to \$15,000 to members who meet all monthly qualifications
- Kasasa Cash Back & College Cash Back—free checking account that NOW rewards members who meet their monthly qualifications with **4.00% Cash Back**
- Kasasa Saver—free savings account that links to your Kasasa Cash or Kasasa Cash Back checking account so that your earnings are automatically transferred to this savings with **1.00% APY** on balances up to \$25,000

We can't let you go without a quick reminder that Sky also offers a Youth Cash Back account—free checking specifically built for high school students. It has many of the same perks as Kasasa like refunds on ATM fees and no monthly fees, with cash back on debit card purchases. To learn more or open an account go to skyfcu.org.

*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 \$15,000 receive APY of 4.00%; and balances over \$15,000 earn 0.15% interest rate on the portion of balance over \$15,000, resulting in a range from 4.00% to 0.74% APY depending on the account's balance. When Kasasa Cash qualifications are not met, all balances in the account earn 0.05% APY and ATM withdrawal fees are not refunded. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 4.00% 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 \$8.00 cash back may be earned per Monthly Qualification Cycle. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Rewards will be credited to your Kasasa Cash or Kasasa Cash Back account on the last day of current statement cycle. ATM Rewards: 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 qualifications are met, Kasasa Saver: for balances up to \$50,000 receive APY of 1.00%; and balances over \$50,000 earn 0.25% interest rate on the portion of balance over \$50,000, resulting in a range from 1.00% to 0.35% APY depending on the account's balance. When qualifications are not met, Kasasa Saver: all balances earn 0.05% APY. 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, Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A

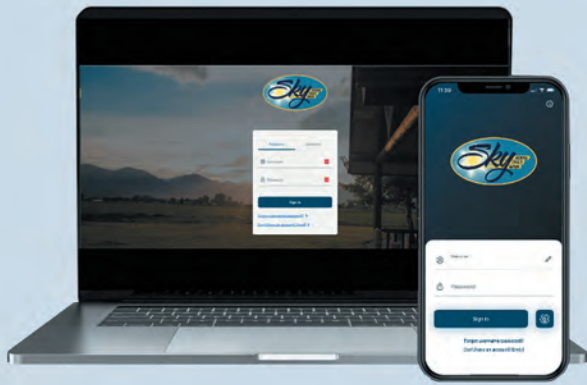


Drop the Debt

We know how hard our members work—day in and day out. Here at Sky Federal Credit Union we serve members who are doctors, firefighters, teachers, nurses, ranchers, farmers, financial planners, small business owners, restaurant personnel—you name it. Our members work hard for their money and we know how frustrating it can be to put all that hard earned money towards paying off debt and have it all eaten up by high interest rates. That is why we are happy to again offer members access to our 0% Balance Transfer Promotion.

If you are paying high interest on a loan or credit card balance held outside of Sky FCU then READ THIS: Sky is offering 0% APR* for 18 months when you transfer balances to your Sky FCU Visa credit card. Don't have a Sky Visa credit card—apply for one today to take advantage. Imagine how much debt you can drop in 18 months at 0%. A 5% Balance Transfer fee does apply—fee can be added to your available limit on your Sky FCU Visa Credit Card or deducted from your Sky account. This promotion is only available for a limited time so act now!

*APR = Annual Percentage Rate. Limited time offer. Balance Transfer fee of 5.00% of the amount of each balance transfer applies.



Sky's New Online and Mobile Banking Platform

Have you heard Sky FCU moved to a new Online and Mobile Banking platform? You probably have as we've been sharing it left and right. If you haven't yet downloaded the newest version of Sky's Online and Mobile Banking app then now is the time to do so. Your old login credentials will not work on the new system, so if you haven't already done so click "Enroll" once you are in the new platform. The new system was launched to offer our members more advanced services and better security measures to keep your accounts safe. If you have any questions or concerns please contact us and we'll do everything we can to help!



How's Your Credit Score?

Could it be better? Let us help! Sky FCU offers members FREE access to our famed Credit Score Analysis program. Not sure if it's for you? Whether you don't know your current score, you don't have established credit, or you're interested in improving it this is for you. Our team will sit with you to review your credit and establish a 90-day action plan that can help you reduce your monthly payments and eliminate high-interest debt.

In fact, since we started offering our C.S.A in 2012, we have helped our members save over \$10,000,000 through this program. What do you have to lose? It's easy to get started just ask a Sky Financial Service Representative for a Credit Score Analysis and we'll get you set up.



Spring is in the Air

Spring is trying to spring, we think. With the warmer temps and green grass comes the joy of...spring cleaning, calving, chaotic sports schedules and maybe a little fun! Whether this next season is full of to do lists or adventures waiting to unfold, Sky FCU is here for you. We have loans for every season, and literally every reason!

Here's a quick look at our current loan offerings—all available with flexible terms, low rates, and ALWAYS local decision making by our dedicated team who understands our members' needs.

- Agricultural Loans
- Business Express Loans
- Business Lines of Credit
- Commercial Real Estate Loans
- Personal Loans
- Auto Loans
- Electric Vehicle Loans
- Recreational Vehicle Loans
- 4-H and FFA Loans for Youth
- Credit Builder Loans
- Borrow and Save Loans
- Home Loans
- Construction Loans
- Vacant Land Loans
- Home Equity Lines of Credit

Apply today at skyfcu.org or stop by your local branch



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