



## NEW YEAR?

### MAKE A NEW YEAR'S RESOLUTION TO SAVE WHEN YOU BORROW



#### Here's how Borrow and Save Loans work:

- If you commit to saving \$25 per month with Sky, you'll receive a 0.5% loan rate reduction.
- Save \$50 per month and your loan rate reduction jumps to 1.0%.
- Save \$100 per month and your loan rate reduction increases to 2.0%.

It's easy to get started. Stop by your local Sky branch today or visit us online to apply at [www.skyfcu.org/loans/borrow-save](http://www.skyfcu.org/loans/borrow-save).

#### Make it your New Year's resolution!

Many people regard saving money and borrowing money as direct opposites, but at Sky Federal Credit Union we feel they actually go hand-in-hand. And it's why we offer our members Borrow and Save Loans. Simply put, the more you put into savings, the lower your loan interest rate! By encouraging our members to contribute regularly to their savings accounts we're helping them build financial security, and the added incentive of offering lower interest rates on Sky loans means there's no reason you shouldn't participate.

## Don't Let Santa Be the Only One With Great Toys This Year

We have to admit, Santa's got a pretty nice sled. But why should he have all the fun? A new snowmobile of your own could wind up in your garage this Christmas, and a loan from Sky can help make it happen. Or, if the toy you really want is a new four-wheeler or UTV, we can help put one of those under your tree as well. Sky's flexible loan offerings for recreational vehicles makes it easy to finance whatever kind of toys you're dreaming of this year. So make your list, check it twice, and contact Sky today to make your Christmas wish come true.





## Holiday Helper Is Here

The holidays are a time of year that can put a strain on your pocketbook. Wouldn't it be great to just forget about a few of your bills for a month? Sky's Holiday Helper Skip-A-Payment program lets you do exactly that—skip an entire month of loan payments.

Sky's Holiday Helper is only available to eligible members. If you received a Holiday Helper mailer then you are eligible. It's easy to use Holiday Helper to skip your January loan payments:

- Fill out the Holiday Helper application form on the mailer you received by the 30th of December.
- Pay a \$35 processing fee for each skipped payment, due upon receipt of your request.

**Sign up for Sky's Holiday Helper today and start 2017 off right!**



## Sky Mobile App for Travel

There's no place like home for the holidays, but plenty of us will be traveling to homes of friends and family all over the country this season. Make your trip a little easier by bringing the Sky Mobile Banking app with you!

We've made recent updates which make the app more responsive and easier to read. When you log in, the app now takes you immediately to your Accounts page, letting you view your balances right away. In addition, we've added the Quick Menu button and expandable menu option in the top left corner of the app interface to let you quickly navigate to our main menu.

Best of all, we've added Remote Deposit Capture to make depositing checks a snap—by snapping a photo of your checks! Remote Deposit Capture saves making trips to your branch, and gets your deposited funds in your account quickly. It's a great feature which makes Sky Mobile Banking even more powerful.

## Carfax® to Protect Yourself

Purchasing a vehicle is a major expense, and the \$39.99 investment in a Carfax® report helps you know exactly what you're buying. Sky has partnered with Carfax® to make their reports even more affordable for our members. We are excited to announce that with your Sky membership a Carfax® report costs only \$30.00. Save a few dollars on your report now, and it could save you a lot of money (and headaches) later.

A new car should be a fun and exciting purchase. Make sure it's a sound one as well with a discounted Carfax® report from Sky. You can request a report by stopping in at any Sky branch or by emailing us at [memberservices@skyfcu.org](mailto:memberservices@skyfcu.org).

To qualify for Remote Deposit Capture, you must meet the following requirements: you must be at least 18 years of age, be an active Sky@Home Online Banking user with an account that's been open for at least 90 days, have a primary savings account, be in good standing with your accounts and have a valid email address.

If you haven't already started using Sky Mobile Banking, then now's the time! Visit the Sky Mobile banking page at [www.skyfcu.org/mobile-banking](http://www.skyfcu.org/mobile-banking) for more details and downloading instructions for the app. We'll have you banking from the comfort of your own phone today—even if you're miles from home this holiday season.

## Holiday Closures

Sky FCU will be closed on these upcoming holidays:

**Monday, December 26th** (day after Christmas)

**Monday, January 2nd** (day after New Year's Day)

**Monday, January 16th** (Martin Luther King Jr. Day)



### Livingston

111 North B Street  
Livingston, MT 59047 • 222-1750

### Bozeman

777 East Main Street  
Bozeman, MT 59715 • 587-1750

### Belgrade

95 North Weaver Street  
Belgrade, MT 59714 • 388-5878