

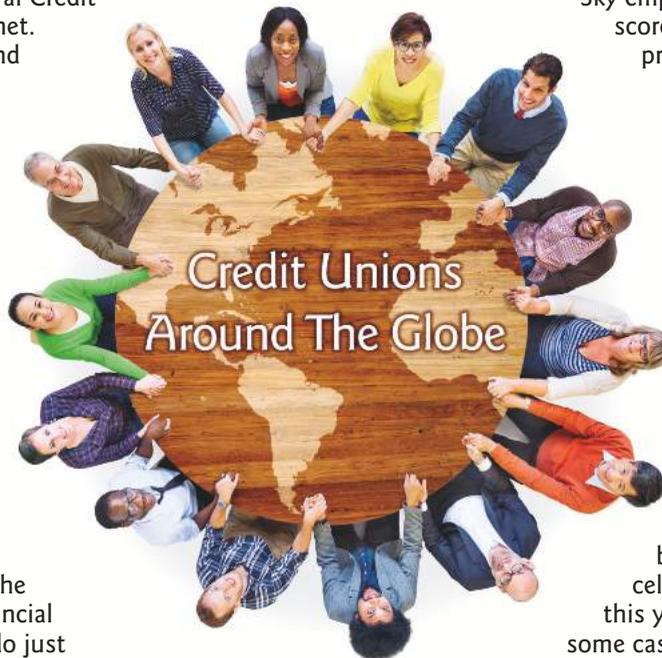


INTERNATIONAL CREDIT UNION DAY is OCTOBER 20TH

October's a special month for Sky Federal Credit Union and credit unions across the planet. This month, we celebrate the history and achievements of credit unions through International Credit Union Day on October 20th.

Observed since 1948, it's our day to remember the purpose and achievements of the credit union movement. Credit unions began as a way for communities to support one another for financial security, and to this day we recognize the hard work of the professionals who uphold this tradition and the members who make it possible.

One way Sky will be celebrating this year is by offering our members a free credit score analysis. You could save hundreds of thousands of dollars over the course of your life by making smart financial decisions and we are here to help you do just that. Stop by during our celebration and visit with a



Sky employee to learn more about your credit score and ways you can improve it. We'll provide a 60-day action plan to help you get on track to a great credit score.

Another way we are giving back to our members is with hourly drawings at each Sky branch on October 20th. Stop by your local branch during International Credit Union Day and enter to win \$25! If your name is drawn, we will contact you and deposit the funds directly into your Sky account.

We'll also be handing out promotional items during International Credit Union Day to all Sky members who visit their local branch. Plan to stop by and help us celebrate International Credit Union Day this year and put some goodies—and maybe some cash—in your pocket!

Bigger, Better Belgrade Branch

We're excited to welcome our members to stop by and check out our newly renovated Belgrade branch. After months of construction, the branch is fully open with expanded facilities to better serve our Belgrade members.

Please join us the week of October 18th to help celebrate our expanded Belgrade branch! During the week long celebration, we'll be giving away promotional items and offering a free credit score analysis to every member who visits. Come take a tour of the branch that week to see all the improvements we've made. And while you're here, enter to win \$500. Yep, that's right—\$500! With two ways to enter during your visit it's easy:

- Stop by and fill out a quick entry form
- Take advantage of our free Credit Score Analysis (CSA) that week for a chance to win

The remodeled branch will also be hosting the Belgrade Chamber of Commerce's Business After Hours on October 20th from 5:30pm – 7:00pm. If you're a chamber member, stop in and say hello.

We're proud to continue improving the ways we serve our membership, and our newly renovated Belgrade branch is one more way we're working toward that goal. We'll see you here!



A Mortgage You Can Feel At Home With

If you're thinking about buying or building a home, Sky Federal Credit Union can help make it happen. We offer a flexible range of mortgage loans which can be designed to work with your needs and goals. And the home you want may be more affordable than you think—we're featuring competitive rates on 30-year fixed mortgages right now:

Rates as low as
3.25% – 3.329% APR*

Also if you're thinking about adding on, remodeling, or improving your home in some way this fall, our home equity lines of credit are available at great rates. Call for details.

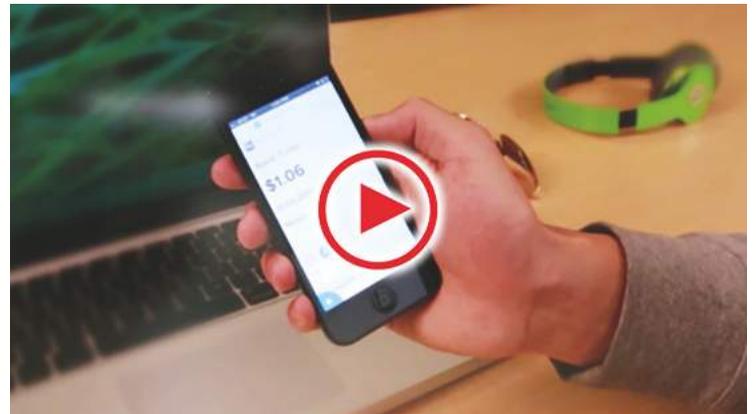
Call or visit Sky today to learn more about our mortgage and home equity line of credit offers, and you'll feel right at home in no time.

Sky Federal Credit Union: Federally Insured by NCUA. 

*APR= Annual Percentage Rate. Rates as of 9.20.2016. Rates are subject to change. All loans subject to credit approval. Other terms and conditions may apply. For all mortgage loans, certain closing costs may apply based on loan-to-value (LTV), credit score, loan type or collateral type. Home Loan Example: APR based on \$150,000 loan amount with 1% origination. Representative example: Make 360 monthly payments of \$652.81 each month at 3.329% APR. Payment amount does not include taxes and insurance payments.

Sky Secure Checking

Keeping your checking account means more than keeping your checkbook safe. Sky Secure Checking's IDProtect helps prevent identity theft from occurring to you at any time. And with no minimum balance and unlimited check writing, a Sky Secure Checking account protects you from unexpected fees as well. Call your Sky branch or visit us on the web to learn more about how Sky Secure Checking helps keep your money and identity safe every day.



E-Product Demos

Sky Federal Credit Union offers a full range of online banking services, including EZ Bill Pay, mobile banking, personal finance management, Money Desktop, eStatements and others. But if you haven't used them because you're worried they're too complicated, fear not—eProducts are easy to use.

And we've made the process even easier with our online series of eProduct video demos. Available on our website at www.skyfcu.org/demonstration-videos, our demos show you in clear, concise steps how to access and use all the eProduct services we offer. If you're ready to begin banking electronically or have a question about an eProduct you're already using, visit our site today to learn how to bank on the go.

Holiday Closures

Sky FCU will be closed on these upcoming holidays:

- Monday, October 10th** in observance of Columbus Day
- Friday, November 11th** in observance of Veterans Day
- Thursday, November 24th** in observance of Thanksgiving Day
- Monday, December 26th** (day after Christmas)
- Monday, January 2nd** (day after New Year's Day)



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