

FINANCIAL focus



A Publication of Sky Federal Credit Union
Summer 2016



SADDLE UP FOR SKY'S 80TH ANNUAL MEETING

Join your fellow credit union members on Wednesday, July 20th for Sky Federal Credit Union's 80th annual meeting. We'll be celebrating 80 years of working with our members to achieve their goals and dreams.

We'll be providing live demonstrations all day, along with offering refreshments, giveaways and prizes.

The annual meeting will take place at 7 pm at our Livingston branch located at 111 North B Street. We'll provide an overview of our 80th year and give you insight on what's new on the horizon!

Thank you for being a part of Sky Federal Credit Union. We look forward to serving you in 2016 and beyond.

Banking As Mobile As You Are

In 2016 there's no reason your banking can't follow you and be accessible wherever you go. Sky Mobile Banking lets you make transactions, check balances and perform other banking functions right from your phone. With Sky's mobile banking app installed on your smartphone or tablet, you'll be able to securely view and access your accounts anywhere you've got access to the internet.

Using Sky Mobile Banking is simple once you visit skyfcu.org to download the app. Once it's installed

on your mobile device, just enter your Sky@Home online banking credentials and begin accessing your online accounts. It is important to note that Sky@Home is required to use Sky Mobile Banking.

We know you can't always be near a Sky branch when you need to do your banking, so we made Sky Mobile Banking able to go with you. Sign up today!





The Most Valuable Text You'll Receive All Day

In our efforts to help safeguard your online and financial identity, we've added a new security service for our Sky credit and debit card holders. Our new smsGuardian™ service offers members the convenience of around the clock fraud watch with notifications sent directly to you. Members who enroll will receive a text message sent directly to their designated mobile device regarding activity on their Sky credit and debit cards.

If you receive a text regarding activity on one of your cards that you think is suspicious or fraudulent, you can send a reply text to block your card from further activity. You don't need to reply to texts you receive for activity you know is legitimate. Fraudulent purchases can be blocked with a short text reply. Your card will then be blocked, prohibiting further criminal activity.

To learn more about Sky's smsGuardian service, contact your local Sky branch or visit us online today.

Update Your Information With Sky

If you've moved, changed your phone number or email or have any other updated financial information, it's a good time to update your banking information with Sky. Other information you may wish to notify us of includes any changes or updates you'd like to make to your designated beneficiaries, as well as any account changes you'd like to make. Call us at your convenience and we'll help make sure all your information is current to ensure you stay in the know with Sky.

Expand Your Network

Sky Federal Credit Union is your local credit union, but it hasn't stopped us from making our ATMs accessible beyond our locations. Because Sky is a member of an ATM CO-OP with over 30,000 surcharge-free locations, you'll find a Sky-friendly ATM machine almost anywhere you go. Make your Sky account go wherever you do; use it at any CO-OP ATM around the country today.

Get More From Your Mortgage

If you're thinking about buying or building a home, Sky Federal Credit Union can help open the door to your dream home. Sky offers flexible, competitive mortgage loans and refinancing plans to help you get into the home you want. Our loan officers will work with you to find the loan that fits your needs. Finding the right loan for you is more than getting the right numbers; it's about listening to your goals and giving you options to make an informed decision that is right for you and your new home.

Summer is a great time to get into a new home, so let us help you put the wheels in motion today. Sky Federal Credit Union is federally insured by the NCUA. Call us or visit skyfcu.org to find out how easy it can be to get your home now.

Summertime is Movie Time—With Free Movies in the Park

Sky is proud to be a part of this Summer's Movie-In-The-Park series! Join us for one of the upcoming Fridays in Billings—movies begin at dusk with showings of classic family-friendly films. Our members and their children are welcome to attend free of charge. You're also invited to bring snacks, but in case you forget or are looking to treat yourself, concessions will be available for purchase. Proceeds from concession sales benefit a variety of worthwhile causes. If you haven't joined us for a Movie In the Park now is the time; we'll see you in Billings. Upcoming films include:

"Finding Nemo" at Rose Park on Friday, August 26

Concession sales benefit the Center for Children and Families

"Ant-Man" at Castlerock Park on Friday, September 9

Concession sales benefit the Special K Ranch

"The Wizard of Oz" at Pioneer Park on Friday, September 16

Concession sales benefit the Forever Families

Holiday Closures

Sky FCU will be closed on these upcoming holidays:

Monday, July 4th in observance of Independence Day

Monday, September 5th in observance of Labor Day



Livingston

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Bozeman

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

Belgrade

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