



## Help Sky FCU Change a Child's Life

Sky FCU is participating in Change a Child's Life, a coin drive with all proceeds benefiting Shodair Hospital, Montana's only Children's Miracle Network Hospital. Have change in your pockets or at the bottom of your purse? Stop by a branch, and donate it for the kids. Cashing a check and getting coins back? Drop them in the change box, and help children. Tired of all those pennies rolling around in your car? Bring them in, and donate them to a great cause.



The Change a Child's Life fundraiser will be held through the month of April. Every single penny helps! Can we gather enough change to make a difference that significant? Stop by a Sky Federal Credit Union Branch today and donate to Shodair Hospital.

Together, we can change  
a child's life.

## MOBILE BANKING APP UPDATE

An update is now available that provides a fix for the Mobile Bill Pay error code 400. This error prevented members from paying bills through the mobile application. Along with the fix mentioned, the update will also include some new features.

**NEW Mobile Bill Pay** – Add a Payee Option – You will now have the ability to add Payee's to your Bill Pay within the Sky FCU Mobile App! Within Mobile Bill Pay if you choose the Payee List, there will be an option to ADD in the upper right corner of the screen.

**NEW Card Controls** – We have enhanced the mobile application to include some options with your debit and credit cards. It is now easier than ever to report a card lost and we give you the option to

request a replacement card within the Mobile app. In addition, you will also have the option to reorder your existing card if it is worn out or damaged. Some fees may apply, please contact Card Services with any questions.

**For your protection Sky FCU blocks states that have excessive amounts of fraudulent transactions. Due to these blocks we request that you notify us when traveling outside of Montana to ensure that your cards will work for the duration of your trip.** Now you can notify us from within the Mobile Banking app! Just click on Card Controls - Scheduled Travels and let us know the dates of your trip, the states you'll be travelling through and the cards you'll be using and we will make sure they work for you the whole way!



## Sky Secure Checking

Sky Federal Credit Union offers its members an enhanced means of safeguarding their accounts, with Sky Secure Checking. Sky Secure Checking gives you everything you need to safeguard your identity, protect your credit and help you recover should you become a victim of identity fraud.

Most importantly, you should register and activate IDProtect today to protect your account.

### Registration and Activation Is Easy

Go to [www.IDProtectMe247.com](http://www.IDProtectMe247.com) using access code MT221885 and follow the step-by-step instructions to register and activate benefits.

At only \$5 per month, Sky Secure Checking offers everything you'd expect from a full-service checking account, including:

**Sky@Home Online Banking | Telephone Teller  
EZ Pay Bill Pay | eStatements  
VISA® Debit Card | Mobile Banking  
Remote Deposit Capture and Overdraft Protection  
for qualifying members**

Protect your good name and your financial security. Sign up for Sky Secure Checking today.

## Spring Into Our Completed Belgrade Branch Expansion

The expansion and renovation to Sky's Belgrade branch was officially completed on Monday, March 21. Celebrate the start of Spring and join us to see the improvements we've made. Our larger space will help us serve you better as we've responded to the growth of the Belgrade community. Thank you for your patience during construction; we hope you'll enjoy the additional space and convenience our Belgrade branch will now be able to provide. The lobby is now open 9am to 5pm and the drive-up is open from 7:30am to 6pm. The parking lot and main entrance are now open for your convenience.

## Get to Work on Your Spring To-Do List with a Loan from Sky

As the days get longer, so does your to-do list. The garage cleanup, the painting project, the bathroom remodel—they're all waiting to be done. And Spring means it's also time to think about planning a summer vacation, or some new wheels to enjoy the warm weather in. So hit the ground running with a loan from Sky Federal Credit Union to make the most of summer.

Sky offers a range of flexible and competitive loans that'll help you start checking items off your list. Our mortgage and home equity loans can get you into a new home or make your current home feel like new. An auto loan can help you get down the road in a new truck, car or RV for summer. And if you're an entrepreneur, our business loans will help with much-needed expansion or investment in your current venture.

If you haven't learned how we can get you started on your next big project, pickup or purchase, then put contacting us or a visiting [skyfcu.org](http://skyfcu.org) at the top of your list this spring. Sky Federal Credit Union. Federally insured by the NCUA.

## It's Time for IRA Contributions

Don't forget to contribute to your IRA for the 2015 tax year before April 18th. You can contribute to your traditional IRA at any time during the year, but you must make all 2015 contributions by the due date for filing your tax return. If you contribute between Jan. 1 and April 18, and would like your contribution applied to the 2015 tax year, contact a Financial Services Representative at your local Sky branch for assistance.

## Youth Month: April 2016

### Credit Union Strong

Celebrate youth month with Sky FCU! Stop in any branch during the month of April or visit our website (or our Facebook page) for details.

## Holiday Closures

Sky FCU will be closed on this upcoming holiday:  
**Memorial Day – Monday, May 30**



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