



Mobile Banking Is Here!

Mobile banking with bill pay and remote deposit capture capabilities is now available at Sky Federal Credit Union! Using Sky's Mobile Banking app, you can now access your account with your mobile device and perform a number of tasks. Checking balances, viewing your transaction history, transferring funds, making loan payments, and bill pay are now available wherever you are.

Using the app is a snap—all you need is your mobile device. Visit skyfcu.org for app downloading instructions, or go to the Apple or Android app store and search "Sky Federal Credit Union." Once you've installed the app, use your Sky@Home online banking username and password to log in. Sky FCU Mobile Banking works as a supplemental service to Sky@Home, using its security protocols and banking features.

You'll be able to access your account from as many as 10 devices, but it's possible that Mobile Banking may not be accessible on some devices or over some network carriers. Consult your wireless provider for details on data and messaging fees they may assess while accessing Mobile Banking.

Sky Mobile Banking Is Safe and Secure

To ensure that Mobile Banking is safe, it's covered by the same security measures as Sky@Home Online Banking. We've added additional security features to further protect your identity and finances. These features include secure messaging options and fingerprint identification for devices which support it. They're currently supported

by iOS 8 or later for Apple devices and Android devices such as Samsung Galaxy S5, the Galaxy 4 and the Edge.

Remote Deposit Capture via Mobile

Remote Deposit Capture lets you access and make deposits to eligible accounts, allowing you to capture images of original paper checks and submit them as deposits to your accounts. Remote Deposit requires a compatible handheld device and wireless plan from a compatible wireless carrier. Remote Deposit may not be accessible or may have limited utility over some network carriers. In addition, the service may not be supported by all devices.

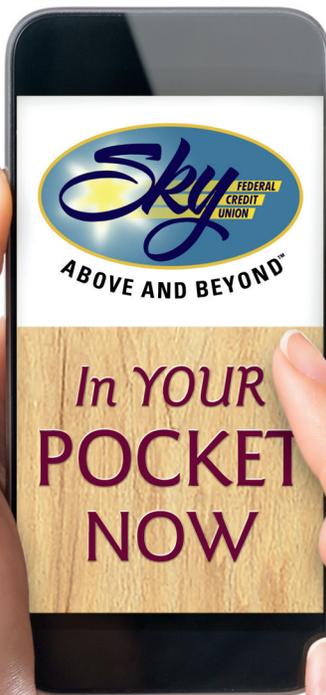
Eligibility for this feature is subject to Sky FCU approval.

Other Features

Your Mobile Banking login credentials are the same as your Sky@Home Online Banking login. To change your mobile password, simply change your Sky@Home password. If you should lose your phone, change your Sky@Home password immediately, and monitor your account closely to ensure that no unauthorized transactions appear.

Put the Sky In Your Pocket

Sky Federal Credit Union Mobile Banking is proud to bring our traditional and online banking services to your mobile device. It's another way we're helping our members make the most of their busy lives, by letting you access and manage your accounts anywhere Mobile Banking can reach your phone.





Multifactor Authentication—Keeping Your Online Banking Secure

You may have noticed a new look for Sky@Home Online Banking's login area. To make sure the digital access behind your financial data is secure, we've upgraded our login process. Now, you'll select an individual image along with additional security questions; the image and questions will be used to enhance the security of your financial information. This security measure will appear if any abnormal transactions occur: We define abnormal transactions as patterns that do not fit your typical banking activity, which could suggest that an unauthorized person is attempting to access your account.

Another security feature we've implemented is recognizing where your logins take place to help insure that unauthorized access doesn't occur. For example, if you consistently log in from the same computer our system will flag login attempts from an unusual computer or mobile device, prompting an additional question to verify your identity.

If you have questions about the upgrade, please contact us. The security of your financial data is of paramount importance to us. The changes to Sky@Home Online Banking reflect our drive to protect you—no matter where you do your banking.

It's Loan Season

Now that summer's winding down there's more time to think about home improvement projects, upgrading your vehicle before the snow flies, or investing in your business. Sky Federal Credit Union offers a full range of loans for its members — all at great rates. Contact us now to see how we can help you finance your dreams.

One great way to see what a Sky Federal Credit Union loan can do for you is to use our free online loan calculators. By running the numbers you'll get a good picture for what's possible with one of our loans. Of course, the best way to learn about every aspect of the loan you're thinking about is to speak with one of our lending professionals. We're here to help you any way we can.

Loan season is underway—let Sky Federal Credit Union help you today!

International Credit Union Day

The third Thursday of October is International Credit Union Day. Falling on October 15 this year, International Credit Union Day is a chance to reflect upon the origins of the credit union movement and the reasons for its creation. This day allows us to recognize the work that credit unions are doing nationwide and highlight what Sky FCU does locally.

We at Sky Federal Credit Union would like to thank our members for your support and join us in celebrating International Credit Union Day at our branches in Livingston, Bozeman, and Belgrade. Plan to stop into your local branch on October 15th, to help us celebrate!

Belgrade's Expanding and So Are We



Our Belgrade location is currently undergoing a major expansion to meet the growing needs of our members in the community. When the branch opened in 2008 we knew this day would eventually come, and we purchased the site with extra land

to accommodate future expansion. We are doubling the branch's size to provide a better experience for our members and staff.

During construction, we've worked hard to keep members' experiences positive when they stop by to conduct transactions. When complete the branch will have an additional drive-up lane, added parking, and improved office space for our employees. We're approaching the finish line and plan to have construction complete on the expansion in March of next year. Stay tuned; we look forward to serving the Belgrade community even better in 2016.

Holiday Closures

Sky FCU will be closed on these upcoming holidays:

Veteran's Day - Wednesday, November 11th

Thanksgiving - Thursday, November 26th

Christmas - Friday, December 25th



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