



Go Green!

Sign up for e-Statements

Instead of receiving a paper statement in the mail every month, sign up for our free e-Statements - the fast, easy, secure and efficient way to receive your statements.

PAST E-STATEMENT USERS:

Due to our recent CORE Computer System upgrade, everyone previously enrolled in e-statements must re-enroll, or you will continue to receive paper statements.

To enroll or re-enroll today, log on to Sky@Home Online Banking and "Opt in".

Not signed up for online banking? Call us at (800) 445-3328 and we'll get you started.

Kids Can Win **\$100**
from Sky during Youth Month

We're "Wild About Savings!"

Kids Can Win \$100 from Sky During Youth Month

The Credit Union National Association's Youth Month is this April. In honor of this year's "Wild About Savings™" theme, each youth deposit and each new youth account opened during the month of April will enter your child to win \$100 from Sky!

We are giving away \$100 at each branch!

The winner will receive their prize in the form of a 12-month term Certificate, placed into their youth account.

No youth account? Call (800) 445-3328 to get your child started. We offer Cubby Accounts for ages 0-11 and FYI Accounts for ages 12-23.

Regulation D & How it Affects You

Regulation D or Reg. D is a federal regulation on non-transaction accounts such as Regular Shares, Money Market accounts, telephone transfers, etc.

Through this regulation, members are limited to six preauthorized or automatic withdrawals, telephone transfers, or transfers initiated by personal computer per month on non-transaction accounts. Just to clarify, transfer accounts from checking are NOT affected by this regulation.

For more information, please visit www.skyfcu.org/resources.

Supervisory Committee Notice

The Supervisory Committee of Sky Federal Credit Union is conducting an audit verification of all member accounts. Please compare the March 2015 statement with your records and if they DO NOT AGREE, please report any differences to:

Supervisory Committee
Sky Federal Credit Union
PO BOX 408
Livingston, MT. 59047-0408

NATIONAL CREDIT UNION YOUTH MONTH™ APRIL 2015



Make a Retroactive Contribution to Your 2014 IRA

There is still time to make a retroactive contribution to your 2014 IRA. This year's deadline is April 15, 2015.

The 2014 maximum contribution amount for those under 50 years of age is **\$5,500**.

The 2014 maximum contribution amount for those over 50 years of age is **\$6,500**.

No IRA? Start one with Sky FCU! It's a great tax-saving way to save for your future. We offer both Traditional and Roth IRAs. Call us at (800) 445-3328 to get yours started today!

Start your next adventure with Sky.

Whether you need a new car, a new home or more funds to upgrade your business, stop by Sky! Our great loans have some of the lowest rates, biggest savings and fastest service around.

Ask about our:

- Vehicle Loans
- Business Loans
- Visa® Credit Cards
- Home Loans
- Personal Loans
- And More

Learn more and get started today!

Call (800) 445-3328 • Visit SkyFCU.org

Keep Safe from Identity Theft with Sky Secure Checking

It's tax time, which unfortunately is one of the biggest times of year for identity theft. With that in mind, we encourage you to try Sky Secure Checking.

Not only does Sky Secure Checking have all the perks of our regular checking accounts, it also includes IDProtect to keep you safe and help you gain peace of mind. Learn more at www.skyfcu.org/sky-secure-checking.

Call (800) 445-3328 to sign up today!



STUDENTS: Apply For Our 2015 Scholarship

It's time for our annual scholarship awards! This year we will be offering six scholarships in the amount of \$1,000 each to Park County and Gallatin County 2015 graduates. Two scholarship winners will be selected from Park County and four will be selected in Gallatin County.

To apply, you must be a member of Sky Federal Credit Union. Be sure to pick up an application at any Park or Gallatin County High School guidance office, at any Sky branch or download the forms off of our website at www.SkyFCU.org/Scholarship.

Hurry Up! Our Application Deadline is Friday, April 24!



We've got the best auto loan rates in town!

Auto Loan Rates As Low As

1.99% APR*

for 35 months

2.49% APR*

for 60 months

with active checking account & automatic payments.

Rates available for vehicles 7 years old or newer.

Get pre-approved for an auto loan!

Apply online or call (800) 445-3328. Want a vehicle older than 7 years? Ask about our great rates for older vehicles!

* APR = Annual Percentage Rate. Rates as of 03/19/15. Rates are subject to change without notice. Representative Examples based on \$25,000 loan amount. 1: Make 35 monthly payments of \$736.07 each month at 1.99% APR. 2: Make 60 monthly payments of \$443.98 each month at 2.49% APR. All loans subject to customary due diligence, underwriting, credit approval and documentation. Certain conditions apply for "as low as" rate; call any branch for specific details. Actual loan rate will be based upon the borrower(s) creditworthiness, an active SKYFCU checking account and automatic payments.

Get Down to Business with Sky

Ready to expand your business?

Whether you have a big business or just a notebook and a dream, we've got the great rate loans, financial services and friendly local service to help you along the way.

- Business Loans
- Business Lines of Credit
- Business VISA® Credit Cards
- Commercial Real Estate Loans
- Business Checking
- Merchant Processing
- Business Savings

Get more information today!

Call Roger Yarborough, Senior Commercial Lender (406) 922-5577

Call Kris Stiles, Commercial Lender (406) 922-5575

Home Sweet Home Loans

Get yourself a new home with Sky!

Our great loan rates, flexible financing options and local Mortgage Lenders are the perfect combination of big savings and great service.

Our home loans features:

- Competitive Rates
- Balloon Payment Options
- Flexible terms and several repayment plans to choose from
- New home purchase or existing home mortgage refinance

Call (800) 445-3328 to get started and learn more today!



Livingston
111 North B • 222-1750

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95 N. Weaver • 388-5878

Bozeman
777 E. Main • 587-1750

Above & Beyond™
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