



FINANCIAL *focus*



A Publication of Sky Federal Credit Union
Fall 2024

International Credit Union Week is coming to Sky FCU **October 15-19, 2024!**

Celebrate Credit Unions

International Credit Union Day is almost here! This year ICU Day falls on Thursday, October 17th. But...you know us. At Sky FCU we believe celebrating credit unions and what they offer members deserves more than just one day, so we have turned it into a week. Consider this your official invitation to celebrate ICU WEEK with Sky FCU October 15th through the 19th. Our offices will be closed on Monday of that week in observance of Columbus Day, but you can bet that Tuesday through Saturday we will be celebrating!

Plan to make a trip into your local Sky FCU branch the week of October 15th through the 19th to celebrate with us and while you are here, take advantage of these special offers*:

- Enter to win \$100 when you open a new account or secure a new loan.
- Transfer high interest rate credit card balances or loan balances held outside of Sky FCU to Sky during our 12 Month Balance Transfer Promotion. Members will reap the benefits of getting 0% APR for 12 months on any balances transferred. A balance transfer fee of 5% does apply.
- Deposit Specials
 - Earn 4% APY with a Kasasa Cash Checking Account
 - Earn 4% cash back on debit card purchases with a FREE Kasasa Cash Back Checking Account
 - Certificate Specials
- Take advantage of some great auto loan rates during our special Auto Loan Sale! If you have been thinking about purchasing a new vehicle or have been looking to find a better rate on a recently purchased vehicle this is for you! For a limited time ONLY, Sky FCU will be offering special auto loan rates. If you have been waiting for rates to drop, now is the time! Be on the lookout for further details.

*Contact Sky FCU for full details on all of the ICU Day/Week Specials.



One World

through cooperative finance.

Grand OPENING

We are happy to report that our newest Sky Federal Credit Union branch in Ennis is open and serving members in that area. With that, we are ready to invite you all to the official Grand Opening of the Ennis Branch:

October 17, 2024 from 4 to 6 pm
Ennis Branch located inside the Madison Foods Building
@4939 US Highway 287 North

Join us for appetizers, beverages, and prizes!

Fall Auto Loan Sale

It is no secret that across the board interest rates have not been great for awhile. While rates are starting to come down, we wanted to offer Sky FCU members access to some great auto loan rates this fall.

Enter Sky FCU's Auto Loan Sale! Have you been considering purchasing a new vehicle? Are you dissatisfied with your current auto loan rate held at another financial institution? Or, are you looking to use the equity in your current vehicle to secure a loan to purchase something else? If yes, this Auto Loan Sale is for you! Be on the lookout for more details on these special rates in October.

Needing a different kind of loan? Sky FCU offers home loans, new construction loans, business loans, agriculture loans, recreational vehicle loans, and personal loans. All loans offer competitive rates and flexible payment plans to meet our members' diverse needs. Plus, all decisions on loans are made locally by people who live, work, and play in the same communities as you so they understand your needs. Our team is ready to help find the perfect loan for you!



Balancing Debt?

Feel like your constantly balancing debt between credit card bills, auto loans, mortgage/rent, groceries, and and and? We get it! Sky Federal Credit Union wants to help you not only balance your finances, but DROP the weight of debt once and for all! That's why this fall, Sky is offering members access to 12 months 0% APR* with our 12 Month Balance Transfer Promotion.

When members transfer high interest rate credit card debt or loans currently held outside of Sky FCU to a Sky FCU Visa credit card they will get access to an entire year of 0% APR. You can pay down those balances for 12 months with 0% APR meaning every dollar goes to paying off the debt and not towards interest. Don't have a Sky FCU Visa credit card? Now is the time to apply for one so you can take advantage of this limited time promotion. A 5% Balance Transfer Fee does apply to this promotion. This fee can be added to your available Sky Visa credit card limit or deducted straight from a Sky Federal Credit Union account.

**APR = Annual Percentage Rate. Limited time offer. Balance Transfer fee of 5.00% of the amount of each balance transfer applies.*

Holiday Closure

Sky Federal Credit Union will be closed on
Monday, October 14th
in celebration of Columbus Day.



Belgrade
95 North Weaver Street
Belgrade, MT 59714

Bozeman
777 East Main Street
Bozeman, MT 59715

Bozeman - Walmart
1500 North 7th Ave
Bozeman, MT 59715

Livingston
111 North B Street
Livingston, MT 59047

Big Timber
233 McLeod Street
Big Timber, MT 59011

Ennis
4939 US Hwy 287 N
Ennis, MT 59729