

FINANCIAL *focus*



A Publication of Sky Federal Credit Union
Winter 2024

Loading....2025

Can you believe 2025 is here? We aren't totally sure where the end of 2024 went, but we are sure happy to see a new year ahead! At Sky FCU we understand the trials and tribulations that the last year (or years...) has brought for some of our members, friends, and neighbors. We are hopeful for all that lies ahead in the new year!

We want to take a moment to thank all of you for being a part of our credit union family. Our team understands that you have many options when it comes to where to bank, so when you choose Sky Federal Credit Union we are honored to be entrusted as your financial partner. Our job is to serve your financial needs, whether big or small, and help guide you towards a healthy financial future. Please stop by your local branch or give our team a call if we can be of assistance.

May 2025 be the best and brightest year yet! ~Sky Federal Credit Union



HAPPY NEW YEAR



Here For You

At Sky FCU, we aim to meet all your financial needs with our products, services, and locations. With the opening of our Ennis branch in 2024 we are working to serve the needs of our membership in person with more branch locations. But, we also know sometimes making it into a branch is just not feasible. That is why we are excited to share that our NEWEST branch will be VIRTUAL! This new feature means our team can help serve you wherever you are. When you access our new Virtual Branch you will get the same, local folks you are accustomed to seeing at our branch locations helping you with all your needs from opening new accounts, applying for loans, or assisting with your everyday needs. Stay tuned for more details.

KASASA[®]

Checking Accounts That Pay

Kasasa Checking Accounts aren't new to Sky, but they are one product we offer that not many members know or take advantage of. So, we thought we would take a minute to remind you about these great account options that literally pay!

In fact, these checking accounts currently offer Sky FCU members 4.00% in returns! Kasasa Cash Checking is a free checking account that offers high dividends with 4.00% APY* on balances up to \$15,000. Kasasa Cash Back Checking is also a free account that offers 4.00% cash back on debit card purchases up to \$200 monthly with no category restrictions.

*Read all the details and review applicable disclosures at www.skyfcu.org.

Winter is for the...Adventurous!

Some say winter is for the birds, but we disagree. We want you to have some fun this winter so let us help fund the fun with a loan from Sky FCU. Here are a few ways you can use a loan, with low rates and flexible terms:

Personal Loan

- Apply for a Personal Loan and use the funds to head somewhere tropical and escape the cold and snow, or outfit that game room you have had slated for the basement for years.

Recreational Vehicle Loan

- Full send on some fun? Count us in using our Recreational Vehicle loans which cover campers, trailers, snowmobiles and more.

Home Loans

- Check out options for a Construction Loan or Vacant Land Loan and head to the mountains to enjoy the views this winter. That weekend escape is just a loan away!

Apply today! And remember, at Sky Federal Credit Union loan decisions are always made locally by people who live and play in Montana too!



Hours of Operation

As we head into the new year we know many of you have finances on your mind! If you are headed into your local branch to take care of business, here is a quick look at our branch locations and their current hours:

Belgrade Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 7:30 am to 6 pm

Big Timber Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 8 am to 5:30 pm

Bozeman Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 7:30 am to 6 pm

Bozeman Walmart Branch

- Lobby: Monday-Friday from 10 am to 7 pm & Saturdays from 10 am to 4 pm

Ennis Branch

- Lobby: Monday-Friday from 9 am to 6 pm & Saturday from 10 am to 2 pm

Livingston Branch

- Lobby: Monday-Friday from 9 am to 5 pm
- Drive Through: Monday-Friday from 8 am to 5:30 pm

Holiday Closures

Sky Federal Credit Union will be closed on

Monday, January 20th

Martin Luther King Jr. Day

Monday, February 17th

Presidents' 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