



## Youth Month @ Sky

You know what April means, don't you? It is Youth Month at Sky Federal Credit Union!

We dedicate the month of April educating our youth members about finances, empowering them to build strong financial futures, and inviting youth to join Sky FCU. This year we are again helping youth 'Unleash the Power of Saving during Youth Month!'

During the month of April, youth members will be entered to win \$100 each time they:

- open a Cubby Companion or Start Knowing Youth Youth Account at Sky FCU
- make a deposit into their account

Come May, our Sky team will draw a winner from all entries. Each branch will have a winner!

Now is a great time to encourage youth to join Sky Federal Credit Union if they haven't already!

## Feeling Adventurous?

Coming off of winter (including some bitter cold days), many of us are ready to get outside and soak up the sun! Let us help you enjoy every bit of our beautiful Montana spring and summer seasons with a loan from Sky FCU. We have loans, with flexible terms and low rates, that will help you find some fun in the sun!

- Personal Loans
- Auto Loans
- Electric Vehicle Loans
- Recreational Vehicle Loans
- Agricultural Loans
- Home Loans & Construction Loans
- Vacant Land Loans

Stop into your local branch, give us a call, or apply at [skyfcu.org](http://skyfcu.org) today.



## Fraudulent Texts

Attention Members: Sky FCU will NEVER ask you for a password or one-time PIN number via text. Sky will not initiate transfers or wires within digital banking. If you receive a notice indicating such activity it is not from Sky Federal Credit Union and should be an immediate sign of fraud. If your debit or credit card is lost or stolen, report it immediately by calling Sky FCU at 1-800-445-3328 or the Card Lost/Stolen Service, which is available 24 hours a day, 7 days a week, at 1-888-297-3416.

This is a great time to also remind members to confirm activity on your card before reporting it. False fraud, which commonly happens when someone forgets about a purchase made or the transaction hits the account with an unexpected name, is very time consuming and can cause delays for other members who are actually dealing with fraudulent activity.





## Audit Verification Notice

Sky Federal Credit Union's Supervisory Committee is conducting the annual audit certification. We are asking all members to please compare your March 2025 statement with your records. If those records **DO NOT AGREE**, please report any difference to Sky FCU:

Sky FCU Supervisory Committee  
P.O. Box 408  
Livingston, MT 59047-0408  
1-800-445-3328



## Spring into Your Financial Future

What better time than now to pay down debt? Spring into action with Sky FCU's Balance Transfer Promotion. When you take advantage of this promo you can transfer your balances on credit cards or loans currently held outside of Sky over to a Sky Visa credit card and get 12 months 0% APR\*. That means for 12 months every payment you make goes to paying down that balance directly, not to interest. So, what are you waiting for?

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

## On the Go?

Who isn't? At Sky, we get that our members are busy, busy people between work, family, errands, and other activities. Here is quick reminder of our current branch hours in case you swing by your local branch:

### Belgrade

- Lobby is open 9 am to 5 pm, Monday through Friday
- Drive Thru is open 7:30 am to 6 pm, Monday through Friday

### Big Timber

- Lobby is open 9 am to 5 pm, Monday through Friday
- Drive Thru is open 8 am to 5:30 pm, Monday through Friday

### Bozeman

- Lobby is open 9 am to 5 pm, Monday through Friday
- Drive Thru is open 7:30 am to 6 pm, Monday through Friday

### Bozeman Walmart

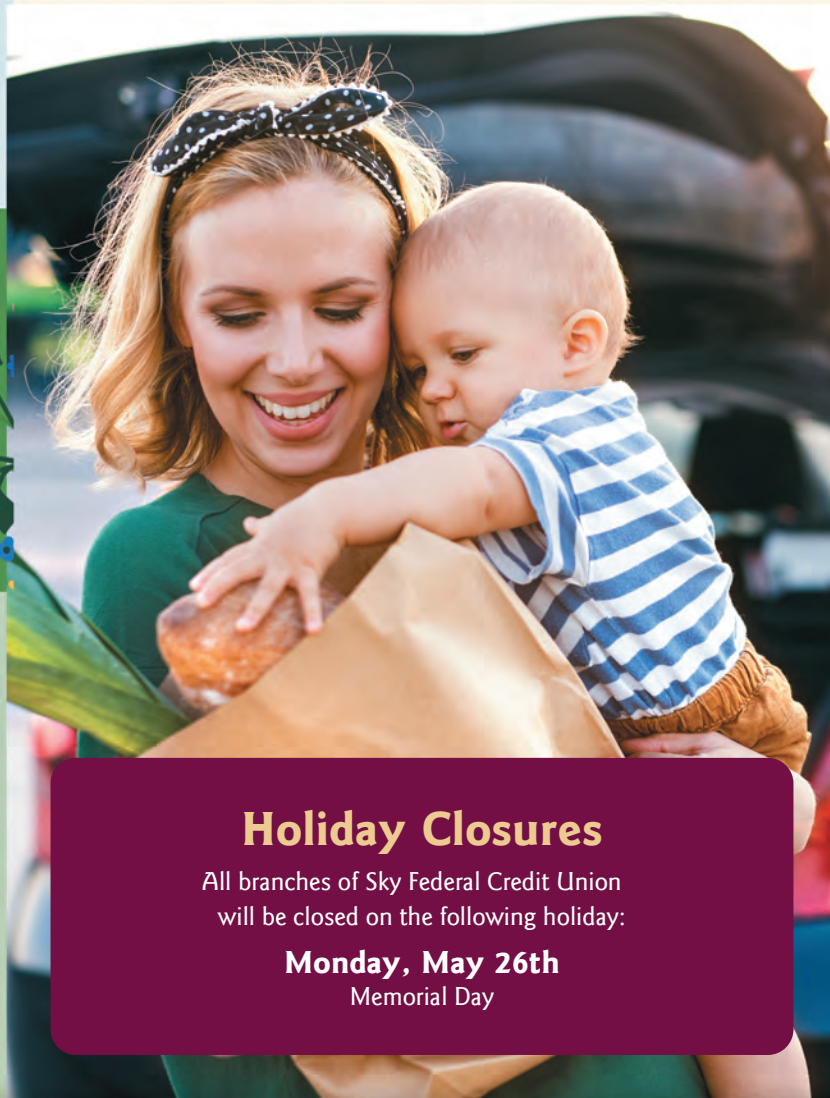
- Lobby is open 10 am to open 7 pm, Monday through Friday
- Lobby is open 10 am to 4 pm on Saturdays

### Ennis

Lobby is open 9 am to 6 pm, Monday through Friday  
Lobby is open 10 am to 2 pm on Saturdays

### Livingston

- Lobby is open 9 am to 5 pm, Monday through Friday
- Drive Thru is open 8 am to 5:30 pm, Monday through Friday



## Holiday Closures

All branches of Sky Federal Credit Union will be closed on the following holiday:

**Monday, May 26th**  
Memorial 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