



## Mobile Banking Is On the Horizon at Sky!

Mobile banking with bill pay and remote deposit capture capabilities will be making its debut at Sky Federal Credit Union soon! Our app-based system will let you interact with your account in a number of ways. You'll be able to check balances, view your transaction history, transfer funds, make loan payments, utilize EZPay Bill Pay, and more.

To use the app, all you'll need is your mobile device and your Sky@Home online banking username and password. You must have access to Online Banking to utilize Mobile Banking. Sky FCU Mobile Banking works as a supplemental service to Sky@Home and complements its personal computing services as well as traditional methods for managing your accounts.

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

### Safe and Secure

To ensure that Mobile Banking is safe, it's covered by the same security measures as Sky@Home Online Banking, and we'll be adding additional security features to further protect your identity and finances. These features will include secure messaging options and fingerprint identification for devices which support it (currently iOS 8 or later for Apple devices and Android devices such as Samsung Galaxy S5 or above, the Galaxy 4 and Edge).

### Remote Deposit Capture via Mobile

Remote Deposit Capture will allow you to access and make deposits to accounts you designate as eligible. Remote Deposit allows you to capture images of original paper checks and submit

them as deposits to your accounts. Remote Deposit may not be accessible or may have limited utility over some network carriers. In addition, the service may not be supportable for all devices. You must qualify, and Sky FCU must approve your eligibility.

### 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 watch your account closely to ensure that no unauthorized transactions appear.

Sky's Mobile Banking also allows you to view eStatements. Log in to Sky@Home Online Banking, click the eStatement tab and agree to the terms and conditions. You'll receive notification emails for each month's statement when it is available to view.

### Mobilize Your Sky Account

Sky's Mobile Banking will bring all the convenience and features you've come to expect from our traditional and online banking services to you wherever you go. Look for Mobile Banking to launch soon! Contact your Sky FCU branch with any questions you may have.







## Sky Secure Checking

When you're making financial transactions you want to know they're secure. Even traditional checking accounts aren't immune to identity theft, which is why we offer Sky Secure Checking. Your checking account will be covered by IDProtect® theft protection service, while offering many benefits of typical checking accounts, including:



- no minimum balance
- unlimited check writing
- free debit card included
- Sky@Home online banking
- EZPay online bill pay
- Telephone Teller

Sky Secure Checking provides all these features and IDProtect® for a low monthly \$5 maintenance fee. It's truly affordable when considering that identity theft affects over 13 million Americans annually at a cost of more than \$20 billion. We want to make sure it doesn't happen to you—contact us and sign up for Sky Secure Checking today.

## Traveling this Summer?

Fraudulent banking activity affects us all. In an effort to protect our members, Sky Federal Credit Union has chosen to block access on our Sky VISA credit and debit cards in certain U.S. states and foreign countries which are deemed high-risk locations for fraud. We currently block use of our cards in the following states:

**Arizona, California, Florida, Georgia, Illinois, Maine, Maryland, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Texas, Virginia, and Washington, D.C.**

If you're going to be traveling to a blocked area, call us at 1-800-445-3328 and we'll be happy to unblock your cards. Sky Federal Credit Union places the utmost importance on securing our members' financial information, and protecting your Sky VISA cards is one more step we're taking to do so.



## We Are Growing!

We are excited to announce that we will be expanding the Belgrade branch as we need more space. We will break ground on the expansion on July 6th, allowing us to better meet the needs of our members.



**Livingston**  
111 North B Street  
Livingston, MT 59047 • 222-1750



### What?

Annual Meeting

### When?

July 22nd @ 7:00 p.m.

### Who?

All members are invited to attend. No RSVP required.

### Where?

111 N B Street  
Livingston, MT

### Why?

Join us for our 79th Annual Meeting to hear what we accomplished last year and what we are looking to do this year. Refreshments will be provided.

*Did we mention we will be holding drawings for some great prizes?*

## Holiday Closures

On July 2nd the Livingston Branch will be closing at 2:30 p.m. for the Parade

All branches will be closed on September 7th in honor of Labor Day

**Bozeman**  
777 East Main Street  
Bozeman, MT 59715 • 587-1750

**Belgrade**  
95 North Weaver Street  
Belgrade, MT 59714 • 388-5878