



# Teach Your Kids to Give a Hoot About Saving

April is Youth Month at Sky Federal Credit Union. It's a great time to help your kids learn the value of saving money and promote good saving habits. Sky offers members ages 0 through 11 customized accounts which reward saving.

Sky's Cubby Companion account features Sky's Quarter Savings books. By filling the book with quarters, kids will learn the basics of setting and achieving savings goals. It's a fun way for your kids to save money and watch it add up. Full Quarter Savings books can be exchanged for cash which can then be deposited into their account. Teach your kids to be wise—and give a hoot about saving!

To further celebrate Youth Month at Sky Federal Credit Union we will have a drawing for a cash prize encouraging young members to save. All deposits made at Sky FCU by young members during the month will earn them an entry into the drawing. For every deposit your child makes, they will receive one entry, so the more deposits they make, the better their chances of winning. We'll select one winner from each branch at the end of the month, and the winner's funds will be deposited into their Sky youth account. Help your kids learn to feather their nests early on for financial success later!



## An FYI On For Young Investors Accounts

Sky Federal Credit Union has been working with Montana DECA over the past few months to create a more customized youth program for members ages 12 to 23. We helped judge at DECA's annual competition in Great Falls which included the challenge of

refining the Sky youth account to better serve our young members. We'll be providing further details about the results of the program in our second quarter. Congratulations to the hard work of Montana DECA's participating students.

## Big Things Are Coming To Big Timber

It's official! Sky Federal Credit Union will be opening its fourth branch in Big Timber. We're scheduled to open the doors at our new location in late summer 2017. Stay tuned for more details and news on our expansion.

We're excited to extend our membership to the Big Timber community!

# It's Time For Some Spring Cleaning



If you're working on your yard or decluttering the garage in preparation for spring, it's time to do some spring cleaning on your finances as well. This is the perfect time of year to take a look at everything you're doing with your money. Sky can help you manage your money more efficiently with a range of great tools.

First of all, sign up for **Sky eStatements**. These electronic statements arrive quickly, letting you review your account activity from anywhere. With less paperwork to manage, they are also a great way to reduce clutter in your home.

And speaking of banking from anywhere, **Sky Mobile Banking** lets you conduct transactions and monitor account balances from your mobile device. If you've got a

busy spring ahead of you, use Sky Mobile Banking to stay ahead of the game.

Consider cleaning up your high-interest credit balances with a consolidation loan from Sky. We can help you stop paying extra interest on multiple credit cards. Take a break from chores around the house and visit your local Sky branch for a free **credit score analysis**. Learning your credit score will help you plan for future purchases. If your score can be better, Sky can help you set up a credit-building plan today.

While you're busy sprucing up your home or vehicles, consider using their value for an **equity loan** to fund a new project. Sky offers a range of loans to help get you ready for warmer weather.

Much like a seasonal home maintenance checklist, a **systematic savings account** makes it easy to work toward a goal without forgetting a step. Setting up a systematic account to make regular deposits is easy; your local Sky branch can help you set one up today.

Making seasonal repairs to your property can add up. Using **Automatic Bill Pay** helps you make sure you're on time with your payments — and this simple feature is easy to sign up for!

Even with automatic bill payment in place, making sure you're the only one spending your money is important. That's why we offer **Sky Secure Checking**. This account features robust identity-theft protection to help make sure only you can access your account.

However you're working to get things in shape this spring, contact Sky to help get your finances in order. Reach us at [memberservices@skyfcu.org](mailto:memberservices@skyfcu.org) or visit us online at [skyfcu.org](http://skyfcu.org) to learn more today.

## Holiday Closures

Sky FCU will be closed on these upcoming holidays:

**Monday, May 29th (Memorial Day)**



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

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

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