



Big Timber Branch Update

Our newest branch, in Big Timber, is serving our growing family of members throughout the area. We're currently open in our temporary location in the Sonny Todd Realty Building at 301 West 1st Avenue. We are happy to announce that our permanent location, at 233 McLeod Street, will be open mid-2018. While we're working on our new home, our lobby hours are Monday through Friday from 9:00 am – 5:00 pm.

One additional feature we've brought to Big Timber is our new direct phone line, which means you can reach us here directly, just like any other local call. It'll make contacting Sky easier for anything you need. You can reach us at 406-932-4004.

We'd like to thank the Big Timber community for welcoming us to town. We look forward to serving you for years to come.



Make 2018 the Year of the Recreational Vehicle

Have you been putting off the purchase of a new ATV, snowmobile, or other recreational vehicle? The new year could mean it's time for a new toy. Sky offers competitive loans with great rates for all of your needs and those winter toys!

Contact your Sky loan representative today to find out how we can help you get you behind a new wheel or set of handlebars now. Get out and enjoy Montana's winter—with a recreational vehicle loan from Sky.



Give the Gift of Membership in 2018

Holiday shopping can be time-consuming. And did we mention expensive? Plus, there's no guarantee you'll find the right gift. But there's one thing you can get for friends and family that won't cost a dime and always fits just right—the gift of membership at Sky Federal Credit Union. Benefits include access to our competitive loan rates, innovative savings and checking accounts, and local service from our professional and friendly staff at our four branch offices.

Membership also means the latest technology to help you manage your money, like Sky Mobile Banking, Sky@Home Online Banking, Telephone Teller and more. And now, our Kasasa® accounts add cash-back rewards, nationwide ATM fee refunds, and other great benefits.

Save time and money this season—invite your friends and family to become Sky Federal Credit Union members in 2018. It's a gift they will surely thank you for!



Put Account Review On Your Calendar for 2018

January is the perfect time to review and update your Sky account information to make sure your contact info is current. That way, you'll never miss important news from your trusted financial partner. To ensure you don't miss out on new product and service offerings, changes affecting your accounts, or security issues log in at skyfcu.org and review your information today. Or you can always stop into one of our four convenient branches.



Ask for
KASASA®

Kasasa® Funny Name With Fantastic Rewards

There's a lot to love about Sky's Kasasa® checking accounts. Kasasa® accounts are free and offer unique benefits for our members. Unlike standard checking accounts, Sky's Kasasa® accounts help you earn rewards with every purchase.

With a Kasasa Cash® checking account, you'll receive high dividends: 2.50% APY on balances up to \$10,000.*

Kasasa Cash Back® checking earns you 3.00% cash back on debit card purchases.*

Kasasa Tunes® checking earns you \$8 in refunds for iTunes®, Amazon®, or Google Play™ purchases every month. And you'll earn \$20 in refunds for iTunes, Amazon, or Google Play purchases when you open your account!*

A Kasasa® checking account from Sky—rewarding in more ways than one.

All Kasasa® checking accounts offer refunds on ATM withdrawal fees, nationwide (up to \$25 monthly).* Sign up today at skyfcu.org!

*Visit skyfcu.org for qualification and restriction information on all Kasasa® checking accounts.

Holiday Closures

Sky FCU will be closed on these upcoming holidays:

Monday, January 15th (Martin Luther King, Jr. Day)

Monday, February 19th (Presidents' Day)



Livingston
111 North B Street
Livingston, MT 59047

Bozeman
777 East Main Street
Bozeman, MT 59715

Belgrade
95 North Weaver Street
Belgrade, MT 59714

Big Timber
301 West 1st Ave.
Big Timber, MT 59011