



You're Invited to Our Annual Meeting

You are officially invited to attend the Sky FCU 88th Annual Meeting of Members on July 24th at 5 pm MST. With summer in full swing we have opted to hold this year's Annual Meeting virtually again to allow more of our members to participate. So grab your computer, tablet or phone and click the link below to join the meeting from your home, car, camper, hotel room, or the lake!

Join Zoom Meeting

<https://us06web.zoom.us/j/83654349448?pwd=OpeScIvQkdcAbPDPdcfbLLGQ5yecDC.1>

Meeting ID: 836 5434 9448

Passcode: 038288

Celebrating the Season of Independence

July is one of our favorite months as we celebrate one of the most important days in U.S. history—Independence Day! At Sky, July also means the launch of our Celebrate Financial Freedom Campaign! It is no secret that at Sky FCU our goal is to help our valued members work towards financial freedom. That's why we are happy to offer this campaign again this year! During the month of July, Sky is encouraging members to take advantage of our Credit Score Analysis (CSA) Program. This FREE service is available to all Sky FCU members and could have a big pay off! Since it's inception in 2012, our CSA Program has saved Sky FCU members over \$10 million dollars! If saving money (at no cost to you) isn't a cause for celebrating financial freedom, then we don't know what is!

Any member who completes a CSA with Sky in July will be entered to win \$500. Call or stop by your local Sky FCU branch today and ask for a CSA! Our trained staff will review your credit report with you then establish a solution to restructure your debt, save money and increase your credit score. Take advantage of this free service to improve your credit score, reduce monthly loan payments, and eliminate high-interest credit card debt. You may just find yourself celebrating winning an extra \$500 this July!

**NOW
OPEN**

**ENNIS,
MONTANA**

Announcing Our Newest Addition

We are happy to announce that our newest branch location is NOW OPEN in Ennis! Our team at Sky is excited to serve our members in the Ennis area in person so stop by and see us inside the new Madison Foods Building

Sky FCU's NEW Ennis Branch
4939 US Highway 287 N
Ennis, Montana

Phone: 406.577.8420 — Fax: 406-577-8415

We are hiring for several positions at all branches including our new Ennis location, so come join our team. Check out all openings at skyfcu.org/about-us/careers.



Summer Dreamin’

What’s on your schedule this summer? Is it a summer of lake life in the camper or heading to the family cabin for some mountain adventures in the side-by-side? Or, are you more of an international traveler waiting to book flights? Perhaps the reality of summer is work followed by weekends spent on home renovations? Whatever Summer 2024 looks like, let Sky Federal Credit Union help you live your best life with a loan.

Whether its a new home, an old home, or a get away property, we are here to be your financial partner! Home Mortgage Loans and Construction Loans, both with competitive rates, are available. Or, opt to take advantage of the existing equity you have in your home with a Home Equity Line of Credit (HELOC).

Sky offers members access to Recreational Vehicle Loans to help finance campers, RVs, boats, motorcycles, 4 wheelers, UTVs and more. Our loan application process is quick and painless with competitive rates and local decision making so why not apply today and get to having some fun?!

Looking at getting new wheels? Sky has traditional automotive loans, and eco auto loans for those interested in moving to electric vehicles, to get you moving fast!

For some of our members, summer means putting some serious hours in the field. Our Agriculture Loan offerings can help fund land purchases, equipment, livestock and crops.

All work and no play, makes for...well success! Sky FCU has a full slate of Business Loan offerings to help you reach your goals this summer, and beyond. We’ve got what you need, when you need it, with local decision making to give you the upper hand when you need to make strategic moves quickly.

Have a unique plan for summer? Sky FCU’s team is here for you, so reach out and we will do what it takes to get you the loan you need when you need it. Call or stop by our local branch today to get started living your summer dreams!



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

Money Moves

Looking to make some moves with your money this year? Sky FCU can help make your money work for you with these options:

Certificate Specials

- Make your money work while you play this summer with Sky’s Certificate Specials. With just \$500 required to open, and several timeframe options available, a CD is a great option. Sky now offers Certificate Specials for 3 months, 7 months, plus longer terms. Certificate dividends compounding monthly. Sky FCU membership is required and early withdrawal penalties do apply.

Managed Liquidity Money Market

- Earn interest on funds at a higher rate than what most share and savings accounts are offering at this time. Accounts with higher balances earn higher rates. Deposits, transfers, and withdrawals can be made to the account at any time making access to your funds possible at any time. Account dividends are paid monthly, based on the average daily balance.

Kasasa Checking Accounts

- How does earning 4% APY* or 4% Cash Back sound? We recently revamped our Kasasa checking accounts to make them even better for you so check out the updated offerings on both our Kasasa Cash and Kasasa Cash Back checking accounts to see which one is the right fit for you. Then open an account and start earning 4% with no account fees, no monthly service fees, a free debit card, and no minimum opening deposit required. View all Kasasa account details and disclaimers at skyfcu.org/personal/personal-checking/compare-accounts.html.

*APY = Annual Percentage Yield. Qualifications are required.

