



# BIG SKY FEDERAL CREDIT UNION NEWS

December 31, 2009

## Annual Meeting Notice

The 2010 Annual Meeting is scheduled for Saturday, March 20, 2010. Mark your calendar now and watch for more details in early March.

## 4.99% APR Vehicle Loan Rate Special

Thinking about purchasing a newer vehicle? Take advantage of this great low loan rate on 2007 through 2010 model vehicles. Hurry in before it's gone. This rate is effective through February 1, 2010.

## Scholarship Opportunity

Big Sky Federal Credit Union is joining with other area credit unions to help ease the financial load with a scholarship opportunity for credit union members.

The Midland Empire Chapter of Credit Unions is offering three \$1,000 scholarships to credit union members who are continuing their education at a college, university or technical school. The applicant must be a member of a credit union within the Midland Empire Credit Union Chapter. Complete details are included with the applications, which are available at the Credit Union or at many area high school guidance offices.

Completed application materials are due back to your credit union by April 1, 2010.



You'll love checking the CU way!

## A Better Checking Account

If you believe all checking accounts are pretty much alike, check out share draft checking at the credit union. We offer a better checking account because we're member-owned. As a financial cooperative, we exist only to serve you - our valued member/owner. You can be confident that when you open a checking account here you'll get a fair deal. We'll explain in plain language everything you need to know about minimum balances and any fees that you might incur. A short conversation, really, because we think you'll find that your credit union checking account offers lower and fewer fees than anywhere in town. We'll even help you with any paperwork you need to make the switch from another account. You deserve a better checking account. Get yours today at the credit union.

## Ready of Not: The Tax Man Cometh

April 15, 2010 is just around the corner so avoid that last-minute panic by getting the information you need to file organized now. Begin by labeling folders: one for income information (for example, W-2 forms and 1099 forms) and one for deductions (real estate tax bills, charitable gifts, mortgage interest). Also mark a folder for other information, such as the receipts for any energy efficiency improvements you made that qualify for a tax credit or a deductible contribution to a Traditional IRA. As forms from the credit union, any brokerage firms and other financial institutions arrive in the mail, put them in your income folder along with the tax information from your employer. Go through your checkbook register, credit card statements, and other receipts to look for your deductible items. Gathering the information over time means that when you are ready to tackle your taxes you will experience less stress. You'll have everything at hand. You can crunch the numbers faster if you do the taxes yourself or have a neat package ready for your tax advisor.

## HOLIDAY CLOSINGS

**Martin Luther King, Jr.**

Monday, January 18th, 2010

**PRESIDENT'S  
DAY** February 15, 2010

# Car Buying 101: Negotiate Your Best Deal

We buy cars so we can get places quicker. But if you want to get the best deal on those new wheels, you'll need to slow down. Although a careful, calculated approach may seem difficult when your heart is throbbing, that new car smell is tantalizing your senses and you can't wait to get behind the wheel, it may save you thousands of dollars. A little patience will have a big payoff. Here are ten tips to get you started:

1. Do your homework. Consult Web sites like [www.edmunds.com](http://www.edmunds.com), [www.carsdirect.com](http://www.carsdirect.com) and [www.autos.com](http://www.autos.com), as well as the annual auto issue of Consumer Reports. Use this information to narrow your choice.
2. Shop late in the month, when dealers are hoping to hit their sales goals. Shopping on a stormy day can be to your advantage, too.
3. If you are buying the vehicle jointly with a spouse or partner, settle any differences in private. Salespeople are adept at using a divide-and-conquer strategy, so you will want to have a unified front when you visit dealers.
4. Get your pre-approved loan at the credit union, but don't share that information with the salesperson. Dealers make money on their financing. If you indicate that profit center is not available to them, they will try to make it up on the price they charge for something else.
5. Test drive the car, but don't buy it that day. This not only shows the dealer you can walk away - a key element in your favor, but also helps keep your emotions in check.
6. Don't believe it when the salesperson tells you that because of a special incentive program or rebate that the price is as good as it gets. There's always room to negotiate.
7. Watch out for hidden fees.
8. Be careful of add-ons, like extended warranties or accessories.
9. Get everything in writing and read it all slowly and completely, before you close the deal.
10. If something doesn't feel right, walk away. There are lots of other cars to buy and lots of other dealers to buy from.



## Go Green with e-Statements

In 1970, Kermit the Frog lamented that it's not easy being green. But times have changed. With e-Statements from your credit union, being green is easy. Here's how it works -- simply sign up to receive your credit union account statements electronically. Then when your statement is ready, we'll send you an email directing you to a secure site where you can view it. You can then save it electronically, or if absolutely necessary, you can print it. You'll not only save a tree or two, but you can also reduce the clutter on your desk, kitchen counter, or in your filing cabinet.

With e-Statements, you'll also have access to your account information faster than if you received statements in the regular mail. Viewing your statements online is also safer than having them mailed to you because you won't need to be concerned about a thief raiding your mailbox. Greener, faster, safer. What's not to like? To sign up for e-Statements, contact us today.

## Tips on Protecting Yourself Against ID Theft

Your credit union would like to help you guard against identity thieves. Here's what some experts recommend:

✓ If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.

✓ Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.

✓ Buy a shredder. Shred any unneeded mail and documents that contain personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.

✓ Change your passwords at least once a year, including your online banking.

✓ Pay attention to phishing schemes.

✓ Remember to check your credit report at least once a year.



## Thank You!

We hope that when you stop by the credit union to make a deposit or to apply for a loan you'll always hear a "thank you" from the staff member working with you. But we'd also like to put it in writing! All of us at the credit union (the board of directors, volunteers, management, and staff) would like to express our appreciation to you for being a loyal member/owner. Your participation in the credit union is what makes us the safe and strong financial institution that we are. Thank you for your support. We literally would not exist without you: The only reason for our being is service to members. Remember, no matter where you are on your life's journey, we look forward to helping you achieve your financial goals in 2010 and beyond.

Big Sky Federal Credit Union  
990 Grand Ave. • Billings, MT 59102  
[bigskyfcu.com](http://bigskyfcu.com)  
(406) 252-2527 • (406) 259-9425 Fax

Monday-Friday  
9:00 am - 5:30 pm

Member Savings At The Credit Union For Members Only  
**\$250,000**

Member Since 1974  
**NCUA**

AMERICA'S  
CREDIT UNIONS™