



BIG SKY FEDERAL CREDIT UNION NEWS

December 31, 2008

FYI WEBSITE ADDRESSES

Check out these great websites:

<http://www.OnGuardOnline.gov/>
This site has a variety of resources about computer security from the federal government and the technology industry.

<http://www.ncua.gov/ShareInsurance/index.htm> This site has information to help answer any questions you may have regarding How Your Accounts Are Federally Insured as well as a Share Insurance Estimator tool.

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 four \$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, 2009.

It's The Event Of The Year

It will soon be time for the 2009 Annual Meeting of your credit union. It's an important occasion for you and for all members/owners. It enables us to come together, to hear reports on the state of the credit union, make comments, suggestions, and to ask questions about services and policy.

Mark your calendar for March 21, 2009 and make plans to attend. We'll be looking for you! If you need more details, please call or stop by the credit union.

MontanaFreeFile.org – Your Free Tax Filing Resource

Keep more of what you earn – visit www.MontanaFreeFile.org and find out if you qualify for free tax preparation and electronic filing services.

There are many free tax filing options available with varying eligibility requirements. MontanaFreeFile is a “one-stop” website to help you determine which option is the best based on your age, location, and financial status.

The website includes Volunteer Income Tax Assistance (VITA) sites, AARP Tax-Aide Foundation sites, the do-it-yourself tax preparation and e-filing service at www.icanefile.org, and various IRS and state approved free file sites.

With different eligibility requirements and locations, having all the options accessible in one location makes the process much easier for you. You could have your refund in as little as eight days without any tax preparation or filing fees.

Keep more of what you earn – visit MontanaFreeFile.org!

MontanaFreeFile.org is a collaborative project of the Montana Department of Revenue, Montana Legal Services Assoc., Montana's Credit Unions, Rural Dynamics Inc, and AARP Tax-Aide Montana,

FEE NOTICE

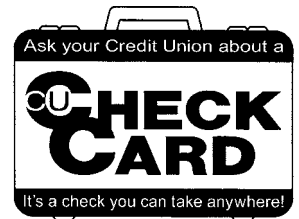
New Account Closure Fee: Effective February 1, 2009 the credit union will charge a \$15.00 fee for the closure of a NEW ACCOUNT that has been open for 90 days or less. This fee will NOT be charged for closing an account that has been open for longer than 90 days.

Make Life Easier With a Checkcard From Your Credit Union

If you haven't noticed, more and more merchants these days are making it difficult to write a check. Just one more reason you should get a check card from your credit union. Check cards are great for smaller and incidental purchases such as meals/snacks at fast food restaurants, stamps at the post office, that pack of bandages at the pharmacy, those few items at the hardware store, and the like. It's easier than trying to pull out the bills and/or make change, and certainly easier than writing a check - if the merchant will even take it!

The money comes directly out of your checking account, so there's no bill to pay later, like a credit card. You just have to remember to make the appropriate deduction in your checking account so you know your available balance.

Checks still have their place, like paying the electric bill and so forth. But not at the checkout of your favorite coffee bar with a line of caffeine-starved customers behind you! Stop by or call your credit union today and sign up for a check card.



With the assistance of Grant Funds from the National Credit Union Administration We are pleased to announce That we have added an ATM Machine To better serve our members. Enjoy fee-free transactions from our ATM when you use your Big Sky FCU ATM/Debit card at Our machine, located in the Drive-Thru lane on the East side of our building.

In The Market For New Wheels? Keep The Big Picture in Mind

With gas prices reaching record levels, getting around is taking a bigger and bigger bite out of a lot of budgets. But the cost of a full-up is not the same as the cost of owning a vehicle. Let's say filling your tank has gone up to \$75 from \$50. Does it seem as though the cost of owning your car is up 50 percent? In fact, it has not. Why not? Because your car payment is probably the same as is your insurance premium. Maintenance costs may be up, but not as dramatically.

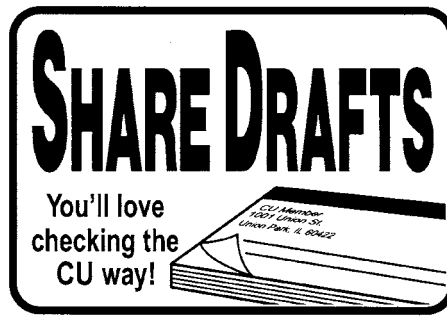
So if you're in the market for new wheels, keep the big picture in mind. Of course, it make sense - from an economic and environmental perspective - to drive the most fuel efficient vehicle you can. But perhaps your body is larger than average and you don't fit comfortably in a very small vehicle, or you have a trailer or a boat to tow. Because they are in high demand, dealers are less likely to dicker over the price of a small car or a hybrid. You may have to pay top dollar.

To get the very best deal, do your homework. At ww.edmunds.com you can even figure out if it makes sense to trade your SUV for a hybrid by using the "Gas Guzzler for Gas Sipper" trade-in calculator. Assess your driving habits and then narrow down the list of vehicles that will meet your needs.

And don't think that the dealer's zero percent financing offer can't be beat. Sop by the credit union, and we'll show you how our rates and terms are almost always your best option for financing your vehicle. With a pre-approved loan from the credit union, you'll be in the same position as a cash buyer, free to negotiate for the vehicle that suits you best.

Buying a vehicle, whether it's brand new or just new to you, is more complicated than ever. But when you finance it with the credit union, you know that at least that part of the transaction will be simple. Call on us today.

HOLIDAY CLOSINGS



For A Better Checking Account Check Out Share Drafts At The Credit Union

Some habits are like an old moth-eaten sweater: Comfortable, but not really meeting your current needs. If you've had the same checking account since mini skirts and parachute pants were in fashion, it's probably time to make the switch. With a share draft (checking) account at the credit union, you'll enjoy all of the advantages you've come to expect from the credit union.

We invite you to compare: What is your current minimum balance requirements? Is there a per check fee or a monthly fee? What other fees are you paying? Are you earning any interest on your balance? What about overdraft protection? When you compare the features of your current account with a checking account at the credit union, we think you'll find that we check out on every measure. So wait no longer. Contact the credit union, and we'll show you how easy it is to make the switch.



e-Statements

you to check your statement, but you can check your accounts anytime you wish by visiting our Web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of the statement, no problem, just print a copy from your own computer.

So stop by your credit union today and sign up for e-statements. No more waiting for the mail to arrive. You'll enjoy safety, timeliness, and convenience.

Give Your Bills A Clean Sweep With A Consolidation Loan

Tired of those nagging bills that nibble away at your paycheck and never seem to go down? Pay them off with a consolidation loan at your credit union and pay only one bill a month.


We all have had those bills resulting from spur-of-the-moment decision at one time or another: department store credit cards, oil and gasoline companies, small signature loans from finance companies, and the like. They all may have seemed like good decisions at the time> But now they have turned into mini-monsters that just won't seem to go away because of high interest rates, annual fees, or perhaps impulse purchases that just can't be resisted.

Resolve now to finally rid yourself of this drain on your resources. Gather your most recent statements from all these and determine how much you owe. If necessary, call their customer service department and request a payoff amount and specify that you wish to close your account. Then, stop by your credit union and let us arrange the consolidation loan. We can even make out individual checks to your creditors. Then, pay off the single loan in easy installments at an interest rate that will probably be much less than you're paying now. You'll have it paid in no time at all and be able to breathe a little easier with a little (or even a lot) more cash in your pocket.

E-Statements Equal Easy Account Access

Gain fast and easy access to your account information with e-statements from your credit union. An e-statement is an electronic version of your paper statement that you access via your credit union's secure Web site. The statement looks just like the one you currently receive in the mail, but it is stored electronically. Once a month, we'll send you an e-mail reminding

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