



BIG SKY FEDERAL CREDIT UNION NEWS

September 30, 2008



Are you living paycheck to paycheck? Not sure where your money is going?

Whether you want to pay off your debt, buy a home, or simply understand how to better manage your finances, personal financial education is a first step to gaining control over your financial future.

Join us in a FREE workshop and learn personal financial skills that will help you make informed financial decisions for you and your family. If you attend all three nights, you will receive a \$50 savings bond.

During this session you will hear a variety of information on retirement planning. Including:

- § Reverse Mortgages
- § Social Security
- § Financial planning for your retirement

It's all about You and Your Money —

WHEN:

Thursday, October 16, 23, and 30
7:00 to 9:00 p.m.

WHERE:

MSU-Billings Downtown Campus
214 N Broadway

Pre-Registration is Required.
To register, call 651-2321.

*FREE daycare is available upon request.

Keep Us Informed

Please remember to stop into the credit union and review your account information to ensure that all of your information is up-to-date.

It is important to keep your joint member information and your beneficiaries current. Please also inform the credit union of any address changes. To help protect our members from the increasing rise in identity theft, we do require that all address changes be made in writing accompanied by your signature. This is for your protection as well as ours.

Wanted: Members

Do your friends and family a favor: invite them to join the credit union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join, you'll have done yourself a good turn as well. Here's why: as a non-profit financial cooperative, we only exist to serve our valued member/owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings on to you. So do your part and pass the word. Let your friends and family in on one of the best ways to achieve financial security - membership in the credit union. For details on membership eligibility, contact the credit union or visit our Web site.

It's In The Bag

Use your debit card and you could win a \$500 shopping spree!

During the "It's In The Bag" promotion, every time you use your debit card to make purchases from October 1, 2008 through December 31, 2008, you will automatically be entered for a chance to win a \$500 shopping spree! One first place winner will receive a \$300 shopping spree, and each month of the promotion, six lucky winners will receive a \$50 shopping spree. Visit www.shazam.net/rules_itsinthebag.html for official rules and complete contest details.

Whatever Your Needs, We Have The Right Loan For You

Your credit union realizes that most members have wants and needs that go beyond their immediate ability to pay for them. Things such as furniture, appliances, home remodeling, a family vacation, and so forth are the "spice" that makes life worthy getting up for in the morning.

Whatever your needs, your credit union has the right loan for you. It always seems easiest to put these large purchases on a credit card. "Charge it" seems to have become our national response to perking ourselves up when we feel we deserve something special. But credit cards aren't always the best way to go. Sometimes, it makes more sense to go with a signature loan, a home equity loan, or a secured loan. With the right type of loan matched to what you're buying, your credit union can save you hundreds, and even thousands, of dollars in interest and fees.

So take a look around you. What do you want or need? Make a list, then prioritize it. Then stop by or call your credit union and let us help you turn that list into reality with the right loan.

Many Thanks

Your credit union could not survive without the help of the many people who volunteer their time and talent to making the credit union run smoothly. To the people who serve on the board of directors and committees, to those who help with our annual meeting and special activities, we offer a big "thank you" for your efforts.

We realize that time is precious, and when it comes to offering your assistance, you have many choices to which you can devote your time and talent. We're glad you choose to devote at least a portion of your volunteer efforts to your credit union. Your volunteerism is what makes your credit union unique among financial institutions in making affordable financial services available to our members.

FUTURE WATCH

Program Your Own Prime Time

America's favorite unofficial pastime (watching television) is about to change radically in the next few years. The old way (viewing programs in your living room on the networks' schedule) will give way to the realm of what futurists are calling "Me-TV," that is finding exactly what you want to watch, wherever you happen to be, and on your schedule.

We're already getting a preview of this phenomenon with services like TiVo and satellite/cable TV receivers with built-in computer hard drives that let you record programming and then view it at your convenience. But you still have to wait for the program to be aired to record it, and you will have to watch the program in your living room (or where your TV happens to be).

The next phase of Me-TV will involve programming on demand. If, for example, you're a fan of Food Network's Rachel Ray, you'll be able to download her most current show, plus every show she's ever done. Don't want to watch it on your TV set? No problem. You'll be able to easily transfer it to a portable viewing device (PVD) where you can watch it on your morning train commute.

The likely "warehouse" for all this programming will be the Internet. Your computer, or course, will be linked if you want to watch the program on your computer screen. But your TV will also be Internet connected, as well as your PVD (which will likely combine a telephone and any number of other devices). And all your viewing devices (computer, TV, and PVD) will be connected to one another. Download the program to any viewing device, and you'll be able to transfer the programming from one device to another easily and — here's the kicker — wirelessly.

Futurists say this will have a profound effect on our lives. People can spend less time channel surfing and more time with their families. And rather than being force-fed shows of the networks' choosing, people can find more enlightening programming, or at least programming more to their own tastes. That's Me-TV.

Let Your CU Help This Season

With the holidays right around the corner, it's time to take stock of your financial situation and determine whether you can handle the extra load on your budget. There are all sorts of things to consider: travel, dining out, extra groceries for holiday entertaining at home, decorations, Oh, and yes, don't forget the gifts.

If you find yourself short of funds, let your credit union remove some of the stress so you can enjoy the holidays more. We have a variety of loan products designed to fit every need and budget. Contact your credit union today, and start spending your energies on more important things, like brushing up on your baking skills and picking out the perfect wrapping paper.

"It Belongs to Me" Marks International Credit Union Day

"It Belongs to Me" is the theme for International Credit Union Day, Thursday, October 16, 2008. "It Belongs to Me" celebrates the benefits of belonging to a financial cooperative, and for the first time in credit union history, Canadian cooperatives will share the theme in celebrating Co-op Week, October 12-18.

At your credit union, you're not just a customer. You can take pride in the fact that you're a member and an owner. As a member-owner, you have equal ownership rights with other members, regardless of how much money you have in savings. "It Belongs to Me" is testament to your role in the credit union.

Since 1948, the third Thursday in October has been designated as International Credit Union Day, a day set aside to recognize and honor those who have made the cooperative movement what it is today: a worldwide force in economic democracy. It's also time to say thank you to the millions of members like you. Without your participation, the credit union would not exist. Your membership is appreciated.



**INTERNATIONAL
CREDIT UNION
DAY**

Thursday, October 16, 2008
"It Belongs to Me"

Protect Your Social Security Number

✓ Never give your SSN (Social Security number), account numbers, passwords, mother's maiden name, birth date, PIN (personal identification number), or personal information over the phone, unless you initiated the call.

✓ Ask, "Why do you need it?"

✓ Don't put your SSN on your driver's license.

✓ Don't carry your Social Security in your wallet or pocketbook unless you need it that day.

✓ Never use the last four digits of your SSN as a PIN. Memorize your PINs!

✓ Don't let store clerks write your SSN on checks as identification.

✓ Don't have your SSN preprinted on checks.

VOTE

Tuesday, November 4, 2008

HOLIDAY CLOSINGS

Columbus Day

Monday, October 13, 2008

VETERAN'S DAY

Tuesday, November 11, 2008

THANKSGIVING

November 27th-28th, 2008

Season's Greetings

December 25th, 2008

Big Sky Federal Credit Union
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bigskyfcu.com
(406) 252-2527 • (406) 259-9425 Fax
Monday-Friday
9:00 am - 5:30 pm

NCUA



AMERICA'S
CREDIT UNIONS