



## ABOUT US

Since 1949, Valley Credit Union has proudly served citizens within Big Sky Country, which now includes 30 counties across Montana and Wyoming. From the beginning, we were founded on the promise to provide accommodating, personalized, and top-notch financial services to our members. Those founding principles are the same driving force that still directs our mission today.

We understand that our members' time is valuable, and that's why we strive to make our processes as fast and easy as possible. Whether you're looking to open a new account or apply for a loan, we've streamlined our procedures to ensure that you can complete them quickly and with no hassle. Our online banking and mobile app make it easy to access information and complete transactions from the comfort of your own home, and our knowledgeable and friendly staff are always available to answer any questions you may have.

## Preferred Partner Program



## EMPLOYEE BENEFITS



**Interest Free Loans** – Employees are eligible for a \$1,000 interest free loan one time a year.

- \$90 application fee
- No credit required
- 12 month term
- Approval guaranteed



**Discounted Loan Rates**<sup>1</sup> – Employees are eligible for the following loan discounts:

- 0.25% - Auto Pay
- 0.50% - Direct Deposit
- 0.50% - Preferred Partner Employee
  - This is potentially a total of 1.25% off their qualified rate



**Special Deposit Rates**<sup>2</sup> – Employees are eligible for special deposit rates on Share Certificates.

- The employee will receive 0.25% above Certificate rate.



**Preferred Partner Advantage**<sup>3</sup> – Get \$50 deposited into the employee's account as a thank you from Valley Credit Union, PLUS, 1% cash back to the employee on their initial deposit.



**Training/Educational Scholarships** – \$1,000 scholarships are available to employees who want to advance their career with their current employer.

- The manager must submit the request to Valley explaining the need, Valley would then decide on that application
- The employee must have been employed by company for a minimum of 1 year



## QUALIFICATIONS

Membership Qualifications for the Preferred Partner Program:

- Employee must be currently employed by company. Proof of workplace ID, current paystub, or verification through the company's Human Resource Department required.
- Employee must have their payroll Direct Deposit with Valley.
- Employees must open a Rewards Checking account with a debit card.
- Only direct employees are eligible for the perks, no other family members.
- Valley will award six scholarships across all our Preferred Partners every calendar year.

<sup>1</sup>Rate not to go below floor. Discounts are excluded from all Real Estate loans, Lines of Credit, and Visa®.

<sup>2</sup>Excludes promotional rates.

<sup>3</sup>Max of \$50 on the 1% cash back of employees initial deposit. Must be a Rewards account with debit card. Valley will issue a 1099-INT for tax purposes.

