



Trona Valley Community Federal Credit Union

www.tronavalley.com

January 2011

Trona Valley Community Federal Credit Union

www.tronavalley.com

Green River Branch

840 Hitching Post Drive
Green River, WY 82935
307-875-9800
307-875-5551 Fax

Rock Springs Branch

85 Gateway Boulevard
Rock Springs, WY 82901
307-362-7773
307-362-4600 Fax

Evanston Branch

236 Harrison Drive
Evanston, WY 82930
307-789-3900
307-789-3939 Fax

Board of Directors

Janet Montz, Chairperson
Brenda Roosa, Vice Chairperson
A. Bryce Castillon, Secretary
Barb Van Matre, Treasurer
Larry Hell
John Pawleska
Bob Nelson

Supervisory Committee

Lollie Lebario
Kelly Brink
Jim Harrell
Nish Ferrero

An Official Publication of
Trona Valley Community
Federal Credit Union
840 Hitching Post Drive
Green River, WY 82935
Copyright 2011
All Rights Reserved

NOTICE TO ALL MEMBERS

Has your Contact Information Changed?



When was the last time you updated your information with Trona? For your account security, it's important that we have your current information on file. We are asking you to contact us if you have had any information change, for example, beneficiaries and identifying information, current address, phone number, etc. Please call us or stop by and speak with one of our staff to update your account information.

At Trona Valley we are working hard to provide you with the best service possible.



Each year the staff of Trona Valley Community FCU recognizes one outstanding employee from each branch who exemplifies the Trona Valley difference. We are proud to announce 2010's winners:

- *Steffany Arellano*, Green River office
- *Crystal Kleinlein*, Rock Springs office
- *Larna Tueller*, Evanston office

We would also like to take this opportunity to thank 5 outstanding individuals with a combined 55 years of service to Trona Valley Community Federal Credit Union:

- 10 years, *Brittany Clyne*
- 10 years, *Larna Tueller*
- 10 years, *Jeremy Gibson*
- 10 years, *Shelley Yoak*
- 15 years, *Lisa Banks*

Thank You to all of our staff for your hard work and dedication. For always continuing to strive to provide quality service to our members and for always trying to better our community.

Don't Miss Out...

We know you're not used to having a say in how your financial institution operates. But at Trona Valley Community Federal Credit Union, you do! That is why it is so important for all of our member-owners to attend the **2011 Annual Meeting**. The annual meeting is your chance to find out what Trona Valley accomplished in 2010 and gives you the opportunity to get actively involved in our future.

And be sure to stop by during the day for our Member Appreciation, were you could win some fabulous prizes!

So join us on **April 20, 2011!**



Mission Statement

Trona Valley Community Federal Credit Union is committed to being your financial institution of choice, serving you the credit union way.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 17, 2011

President's Day
Monday, February 21, 2011

From the Board

Board Nominations...

Our Board Secretary, A. Bryce Castillon, has announced 5 candidates for the 3 open Board positions. An election will be conducted by ballot at the annual meeting, and there will be no nominees from the floor when the nominees equal the number of positions to be filled.

Your Board nominees for the 2011 Board of Directors are:

- Bob Nelson (Incumbent)
- A. Bryce Castillon (Incumbent)
- Larry Hell (Incumbent)
- Daniel Stanton from Rock Springs
- Harry W.C. Oberg III from Evanston



To learn more about your nominees please visit our website at www.tronavalley.com and click on the Annual Meeting banner ad.

Top 5 Reasons to Receive Statements Electronically

1. **Go Green** – receiving your statement electronically saves paper and saving paper means saving trees.
2. **Be Safe** – avoid potential mailbox theft of paper statements.
3. **Timely Access** – receiving statements electronically is faster than by mail.
4. **Save Space** – No more filing/storing of paper statements.
5. **Statements Archived** – Statements securely archived for 12 months.

To learn more about E-Statements or to sign up, contact a Member Services Representative today!

Getting a Tax Refund?

If you are getting a tax refund, now is the time to make wise use of what you receive from Uncle Sam:

- **Reduce Debt** - Make an extra credit card or mortgage payment
- **Pay Bills** - Pay property taxes or annual automobile insurance
- **Increase Savings** - Build your rainy day fund or contribute to your IRA
- **Help Others** – Donate to a charity that is near and dear to your heart (get a receipt for tax purposes).

If you decide to use your tax refund, you might even consider using your refund as security for a share secured loan. That way, you can use your refund and save it at the same time. Contact a Trona Valley Loan Officer for more information.

Tips on Protecting Yourself against ID Theft

Trona Valley Community FCU would like to help you guard against identity thieves. Here is what some experts recommend:

- If mailing personal checks, 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 and keep it updated.
- Buy a shredder and shred anything that contains personal information. A crosscut shredder works best.
- Change all of 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. You can get your free credit report at www.annualcreditreport.com.

Think your identity has been stolen?

Place a "Fraud Alert" on your credit reports and review them carefully. The 3 nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

Close any accounts that have been tampered with or established fraudulently.

File a police report with your local police. Get a copy of the report to submit to your creditors.

Report the theft to the Federal Trade Commission (FTC). The FTC maintains a database of ID theft cases used by law enforcement for investigations.

Online: ftc.gov/idtheft

By Phone: 1-877-ID-Theft (438-4338) or TTY, 1-866-653-4261

By Mail: Identity Theft Clearinghouse
Federal Trade Commission
Washington, DC 20580

And remember, Trona Valley Community FCU or any of our affiliates will NEVER call, text or email you for your personal information, as we already have it!

WE HAVE MONEY TO LEND



Did you know that borrowing money is one of the best ways you can support Trona Valley Community Federal Credit Union.

It's how we keep your money working locally; helping each other achieve our goals.

If you, or someone you know, is considering a loan, talk to us first.