



JANUARY 2012

# Trona Valley Financial *focus*

HOMETOWN SMILES, WORLD CLASS SERVICE  
WWW.TRONAVALLEY.COM

## BIG Bank Fees

*Is Your BIG Bank Charging You Fees to Get or Spend Your Own Money?*

Did you know that Americans now use debit cards more than credit cards? In 2012, debit card usage could even surpass cash.\*

There is a movement afoot by the BIG banks to start charging their customers to use their debit cards. If you are not ok with that, and you have your checking account with them, now is a great time to check out what Trona Valley has to offer.

Trona Valley does not charge a fee for you to use your debit card. That is, no fees for PIN or signature transactions or for using your debit card at a participating network ATM.

In fact, Trona Valley's My Generation Checking Account does not charge

any usage fees except for checks. My Generation Checking pays you generous dividends and provides ATM fee refunds when you have at least 10 debit card purchases post and clear each month, receive free paperless eStatements and have at least one monthly direct deposit, ACH automatic debit, or bill payment post and clear.

It's time for a change. Stop by any Trona Valley branch for more information on all of our checking options or visit [www.tronavalley.com](http://www.tronavalley.com) and click on the Personal tab for the Checking menu.

\*Bankrate.com



## Wherever You're Headed, We'll Help You Get There!

Whether you're purchasing your first home, buying a new car, or investing in a college education, a Trona Valley loan is a step in the right direction.

Wherever you're headed, we can help you get there. Call or stop by today to learn more about our affordable loan products.



# Annual Meeting

*Make Plans to Attend Our 2012 Annual Meeting*

All members are equal owners of Trona Valley Community Federal Credit Union and the entire credit union benefits when members participate. That is why we invite every member to attend the 2012 Annual Meeting and Member Appreciation.

Our Annual Meeting is an occasion for management and elected officials to report to you, the owners. It's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who run your credit union.

Join us on **April 18, 2012** during the day at any branch location for our Member Appreciation event; then at 5:30 p.m. at the Green River office for the Annual Meeting.

We look forward to seeing you there!

## From the Board

*Board Nominations...*

Our Board Secretary, A. Bryce Castillon, has announced 5 candidates for the 2 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 2012 Board of Directors are:

- Brenda Roosa (Incumbent)
- Barb VanMatre (Incumbent)
- Daniel Stanton
- Ann Rudoff

To learn more about your nominees, please visit our website at [www.tronavalley.com](http://www.tronavalley.com).

## Ring in a Money Savvy 2012

What better time to make powerful financial changes than the New Year? A money-savvy 2012 begins with a few smart suggestions.

### 1. Use, don't lose, those gift cards

Chances are you received at least one gift card this past holiday season—if you did, make sure you spend it. Consumers forget about millions of dollars in unused gift card cash every year.

### 2. Get your free credit report

Every consumer has the right to view his or her credit report for free once a year. Begin monitoring what your creditors are reporting about you. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com), fill in the information and request a report. It's fast and easy.

### 3. Read all your statements

If you are like most people, you swiped your plastic with greater frequency in November and December than you did in previous months. Increased activity can make it easier to overlook errors and sometimes even fraud. So, inspect your statements carefully and dispute problems immediately.

### 4. Benefit from your employee benefits

Your company probably offers some benefits that can reduce the amount you owe in taxes. You may be able to set aside pretax dollars for health care, dependent care, and all sorts of transportation expenses. Find out what's available and sign up today.

### 5. Start saving

Do it now. Even if you don't have a specific goal in mind, saving even a few bucks is an immediate mood booster. If you owe money, put a little aside anyway. Save a little each month while paying down your obligations, and you'll be out of the red. Make this year your best ever!

## YOUR CREDIT UNION:

### 35 Successful Years

Congratulations to Marsha Tynsky for 35 successful years with Trona Valley. Your effective leadership is appreciated by the staff and everyone in the community, and you deserve the highest honor for all of your achievements over the years. You have followed your own advice, "Make each day your Masterpiece." Thank you!

### Employees of the Year

Every year, the staff recognizes one outstanding employee from each branch. Thank you and congratulations!

- Shane Pickering - Green River
- Venessa Barton - Rock Springs
- ShanDee Welling - Evanston

### 60 Years of Combined Service

We would also like to thank six outstanding individuals with a combined 60 years of service.

- 5 years:** Joanie Hafner  
ShanDee Welling  
Kellie Wilkerson
- 15 years:** Melanie Hutchison  
Toni Wakeley  
Stephanie Riddle

### Notice to All Members

Trona Valley is committed to protecting the privacy of our members. You, our member, can help by keeping your contact information with us current. If we detect potentially fraudulent or unauthorized activity or use on your account, we will attempt to contact you immediately. If your phone number, address, email or beneficiaries has changed, please let us know.

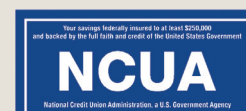
At Trona Valley, we are working hard to provide you with the best service possible.

- ▶ **GREEN RIVER OFFICE**, 840 HITCHING POST DRIVE, GREEN RIVER, WY 82935  
307.875.9800 307.875.5551 - FAX
- ▶ **ROCK SPRINGS OFFICE**, 85 GATEWAY BOULEVARD, ROCK SPRING, WY 82901  
307.362.7773 307.362.4600 - FAX
- ▶ **EVANSTON OFFICE**, 236 HARRISON DRIVE, EVANSTON, WY 82930  
307.789.3900 307.789.3939 - FAX

### Holiday Closings

Martin Luther King Jr. Day  
January 16, 2012

President's Day February 20, 2012  
Good Friday April 6, 2012



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