



# Trona Valley Community Federal Credit Union

[www.tronavalley.com](http://www.tronavalley.com)

February 2011

## Trona Valley Community Federal Credit Union

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### 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

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Trona Valley Community  
Federal Credit Union  
840 Hitching Post Drive  
Green River, WY 82935  
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## Member Notice

**M**EMBER'S CHOICE™ Borrower Security is now available! Credit Insurance will no longer be available on new loans as of *April 1, 2011*.

We value member feedback, and many members have asked for a more flexible and comprehensive payment protection program. Therefore, we are now offering MEMBER'S CHOICE Borrower Security. MEMBER'S CHOICE Borrower Security is a voluntary payment protection product that may cancel or reduce your loan payment if you experience a protected life event. Unexpected life events, such as involuntary unemployment, disability, or loss of life, can impact your income, making it hard for you to pay bills and meet other household obligations.

As of *April 1, 2011*, we will no longer offer credit life and/or credit disability insurance on new loans. If you have existing credit life and/or credit disability insurance coverage underwritten by CUNA Mutual Insurance Society, it will remain in place until you repay, refinance, close your loan, or the group policy is cancelled.

To learn more about how MEMBER'S CHOICE Borrower Security can protect your loans, call us at 307-875-9800. We are happy to help and look forward to assisting you with your loan protection needs.



## From the Board

### Board Nominations...

**I**nterested in helping shape Trona Valley's future? Our Board Secretary, A. Bryce Castillon, has announced 5 candidates for the 3 open Board positions. As our member-owners, your vote will determine who will fill these 3 Board positions. Visit our website at [www.tronavalley.com](http://www.tronavalley.com) and click on the **Annual Meeting banner ad** to learn more about your candidates.

And be sure to join us on **April 20, 2011** for our Member Appreciation & Annual Meeting.

## 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

President's Day  
Monday, February 21, 2011

## Don't Become a Victim!

**B**e suspicious of any phone calls or emails with urgent requests for personal or financial information. They even use technology to fool your caller-id into showing the call is from a legitimate source! If you do not initiate the conversation do not give out any information. Call the business using a number known to you, not the number given by the spoofer.

To get your free annual credit report go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. If you do fall victim, contact your financial institution, one of the credit bureaus, and the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or by calling 1-877-IDTHEFT.



## Millionaires in the Making...

### Read Together

**Y**our child may not be much of a reader, but there's something special about reading together with mom or dad.

Take the time to find a book on money management at your local library on a level your child can understand. Whether you read it out loud or both read it simultaneously and discuss, sharing a book is a great way to get a conversation going about goals, money management and how you personally relate to money.

Your child will thank you for it.



## Relax...

### And Take Back Your Time!

**A**t Trona Valley, we value our member's time and are always looking for ways to help make your life easier.

As a proud member of Indirect Lending, our members can enjoy the convenience of securing Trona Valley financing right at participating area dealerships.

Handle all of your finances from anywhere in the world with our convenient suite of online products:

- Online Banking
- Online Statements
- Bill Pay
- Direct Deposit

And, you not only have free access to all Trona Valley ATMs but you also have access to over 2,500 CO-OP ATMs and over 5,000 7/11 ATMs - All surcharge free.

To learn more or to sign up for any of these products, visit our website at [www.tronavalley.com](http://www.tronavalley.com) or call us at 307-875-9800.

## Getting a Tax Refund?

### Get it Directly Deposited!

**D**id you know that you can have your tax refund directly deposited into your credit union account? In fact, you may receive your refund in half the time by filing online compared to filing a paper return.

E-filing is becoming the fastest and most accurate way to file taxes and provides reassurance that the information submitted arrives immediately and safely to the Internal Revenue Service (IRS). Plus, taxpayers can also utilize other electronic options through the IRS to check on the status of their refund; obtain copies of tax returns; calculate the appropriate withholding and more.

For more information visit [IRS.gov](http://IRS.gov) or call the IRS customer service number at 1-800-829-1040.

## Your Financial Partner...

**D**oes the economy have your financial goals on the back burner? At Trona Valley, we believe service is putting your financial dreams first.

As a non-profit financial institution, our biggest concerns are helping you weather the financial storm and keeping your financial goals within reach. While traditional banks need to generate significant profit for their shareholders, Trona Valley returns income back to you, our members, through lower loan rates, higher savings rates and fewer service fees.

## Drive Your Auto Loan to Trona Valley

**S**o you've cut out those little everyday expenses to save money, but have you looked at how you can save money on your auto loan?

If your auto loan is with another lender, refinance it with Trona Valley Community FCU and receive \$100\* and most likely lower your monthly payment!

Come in today & see if we can help you save money!

\*With Approved Credit. \$100 bonus valid for loans over \$10,000. Current TVCFU loans are not eligible to receive \$100 bonus.

