



# Trona Valley Community Federal Credit Union

www.tronavalley.com

October 2010

## 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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Green River, WY 82935  
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## Christmas Club Accounts Spreading Cheer to Santa's Shoppers

**T**is the season to start shopping! And if you've been saving all year for Christmas shopping in your Christmas Club Account, your funds will be available on November 1. Once your funds are transferred your Christmas Club Savings Account will be closed.



Tired of money problems during the holiday season? Say hello to a Christmas Club Account. Your contributions, plus interest add up during the year. In the fall, you receive a lump sum in time for holiday shopping. Contributions can be made through payroll deductions, automatic transfer, or regular deposits throughout the year and there is no minimum balance. Avoid those financial strains at the holidays by setting aside money all year.

## Congratulations 2010 Scholarship Winners

**T**rona Valley Community FCU is proud to announce its 2010 scholarship recipients.



Holly Finch, a native of Rock Springs has been working in the medical field for the last ten years and has been accepted to the RN program at Western Wyoming Community College.



Virginia Davison, a single parent of 3 girls, is going back to college to receive a degree in Business/OIS. Her plan is to help her daughter run their local store Desert Kitty Gifts.



Megan (Kelly) Wild, obtained her associates degree at Western Wyoming Community College at the age of 17. Now a junior at the University of Wyoming, she is pursuing a bachelor's degree in psychology and hopes to become a forensic psychologist.



Johnathan Green, is attending Western Wyoming Community College and is majoring in Elementary Education. After obtaining his Associate's of Arts in the Spring of 2011, he plans to complete his Bachelor's Degree and start teaching in the local community.

## Mission Statement

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



## Holiday Closings

Veterans Day - Thursday, November 11, 2010  
Thanksgiving Day - Thursday, November 25, 2010  
Christmas Day - Friday, December 24, 2010 closed at 1 pm  
Saturday, December 25, 2010  
New Year's Day - Friday, December 31, 2010 closed at 1 pm  
Saturday, January 1, 2011

## Trona Valley Wants You!

As a member of Trona Valley Community Federal Credit Union, you are eligible to run for any open positions on the Board of Directors or Supervisory Committee. Furthermore, you are also eligible to cast your vote for any of the nominees. If you are interested in volunteering for the Board of Directors or Supervisory Committee, please contact the credit union. And don't forget to cast your vote at next year's Annual Meeting!



## Happy International Credit Union Day!

On October 21, we're celebrating a special day, and you're part of it. Join us to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." Given the resiliency that credit unions and other cooperatives worldwide have shown throughout the economic recession, this year's International Credit Union Day theme focuses on credit unions' trusted, community-focused approach to member service.

In celebration of you, our members, we would like you to join us at any one of our branches to celebrate the credit union difference. This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being an important part of Trona Valley Community FCU. Its members like you who help make us a truly special organization - You own your credit union, and we are here to serve you! We look forward to seeing you.



## Give Yourself a Holiday Bonus with Skip-A-Payment!

Take a break from your Trona Valley loan payment this season by submitting a Skip-a-Payment request. Use the extra money to cover holiday expenses, pay off your credit card, travel or whatever your holiday plans might include.

Applying to skip-a-payment is simple. Complete the request form below and bring it to any Trona Valley branch or send it in with your \$20 processing fee and we'll take care of the rest.

Are you juggling more than one loan? The more the merrier! You can skip as many different loan payments as you like. Getting a holiday bonus has never been easier! For more information, contact a Trona Valley representative today at (307) 875-9800.

## HOLIDAY SKIP-A-PAYMENT COUPON

Date: \_\_\_\_\_ Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Skip Date	ID	Resume Date	Amount

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Underwriter Signature: \_\_\_\_\_

### Conditions and Restrictions:

This is considered a promotional skip-a-payment, with the exception of loans secured by Real Estate. The months that are allowed to be skipped are November, December and January. The account cannot be in a delinquent status or have been past due in the last 12 months. The fee to defer the payment is \$20.00 per loan and will be paid directly by the member, either through transfer or in cash. This will extend the term of the loan and increase the total finance charge of the original security agreement. I understand by signing the Holiday Skip-A-Payment coupon that I agree to the above stated conditions and restrictions. Keep in mind that first or second fixed rate mortgage loans, or loans newer than four months are not included in this promotion.

## Be Safe this Halloween

Kids love Halloween! They get to dress up and get free candy! What a perfect holiday! Here are some tips to keep your kids safe this Halloween:

- Never, ever go into a stranger's house or even ring their door for treats unless your parents are with you and say that it's okay. There are some people in life that aren't very nice to kids and you have to be careful. Always make sure that your mom or dad is within sight when you go out trick-or-treating.
- Be careful when you cross a street. Make sure to look in both directions and make sure that there are no cars coming. If the street has a stop light, wait until the cross light tells you that it's okay to cross, but still look both ways.
- If you are an older kid or young teen, and going out with friends, make sure that your parents know where you are going and who you are going with. This may seem like a pain but they are your parents and they love you. They just want you to be safe
- If you can drive and are taking a bunch of friends to a party, make sure that you have enough gas to get there. You don't want to run out on a dark street, all alone, like a bad horror movie!

Have fun on Halloween but keep it safe. And don't forget; stop by any Trona Valley branch during the month of October to pick up a Halloween bag filled with goodies.

For more Halloween tips and ideas visit [www.halloweentips.com](http://www.halloweentips.com)

