



Trona Valley Community Federal Credit Union

www.tronavalley.com

December 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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Federal Credit Union
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Green River, WY 82935
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Deliver Holiday Smiles!

Your holiday budget will stretch a little farther with a Holiday Loan from Trona Valley! Borrow as little as \$300 or as much as \$1,200 at 10% APR* and have up to 12 months to repay. Holiday Loans are available through December 31, 2010 and payments begin in January, after the holidays.



A simple and economical alternative to multiple payments on high interest credit cards. For more information or to apply for this loan, contact a Trona Valley Lending Representative today.

This Holiday Loan product is a twelve month installment loan. Membership eligibility required. *Annual Percentage Rate. Rates vary depending on individual credit rating and term of loan.

Give. Share. Delight.

Give the Perfect Gift this Holiday Season

If you are running out of holiday gift ideas this year, try a DeluxeCard® Visa® Gift Card. You choose the amount; they choose where to spend it. DeluxeCard Visa Gift Cards are accepted worldwide by millions of merchants accepting Visa debit cards and can be used to make purchases online, by phone or in person.



To purchase a DeluxeCard VISA Gift Card simply visit our website at www.tronavalley.com and click on the DeluxeCard VISA Gift Card link on the bottom right hand corner of the home page.

Take the stress out of holiday shopping this season and give them what they really want!

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

Christmas Eve & Day - **Friday, December 24, 2010**
Saturday, December 25, 2010

New Year's Eve & Day - **Friday, December 31, 2010**
Saturday, January 1, 2011

Trona's "Tree of Sharing"

Taking Care of the Children this Holiday Season

When you plan your charitable contributions this holiday season, please remember Trona's "Tree of Sharing." Last year more than 1,000 children received gifts through the generosity of strangers like you, and this year even more children will be eligible.

Here's how the "Tree of Sharing" works. Stop by either our Green River or Rock Springs office and pick up a gift tag. It will have a brief description of the child's needs and wants. You may see a tag for a 7-year-old girl who needs a winter coat, pants, gloves, etc. but who also wants a doll. Since these are the only gifts these children will receive, you would then take the tag and buy as many items as you can afford for this child. All gifts should then be dropped off at the location indicated on the tag. Your gifts will then be delivered to the 7-year-old little girl.

The "Tree of Sharing" has been helping children have a merrier Christmas for over 30 years and does not rely on government funding. Its success is dependent on the generosity of local residents who take a tag off one of the sharing trees or donate money.

For more information about the "Tree of Sharing" project or donations, contact a Trona Valley Representative at 307-875-9800.



New Year's Resolutions...

New Year's Day, or January 1, is the first day of the year and is an occasion that witnesses the biggest annual celebration across all countries of the world. It is the time when we ring out the old year and welcome the present year with open arms, with eyes filled with new dreams and hearts replete with new expectations.

With another year quickly approaching, it's time again to gear up for New Year's Resolutions. Here are 6 simple to keep resolutions for 2011.

1. Spend more time with family and friends.
2. Help others - Volunteer your time to an organization that you are passionate about.
3. Enjoy life more - By doing this, you will be a happier and healthier you!
4. Exercise regularly - Even if it's just taking a walk, exercise keeps you healthy and makes you look & feel better.
5. Write your will - Morbid but essential, especially if you have young children.
6. Get out of debt - Get a handle on your finances & check your credit rating.



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.