



# Trona Valley Community Federal Credit Union

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

May 2011

## Trona Valley Community Federal Credit Union

### 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  
Daniel Stanton  
Harry W.C. Oberg III

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Trona Valley Community  
Federal Credit Union  
840 Hitching Post Drive  
Green River, WY 82935  
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## It's Here!

### Our New Website

Trona Valley is proud to announce the release of our newly redesigned website. Updating our website, [www.tronavalley.com](http://www.tronavalley.com), has allowed for a more stylish look and feel, has improved navigation and provides enhanced education and decision tools.

Our new website not only provides general information about our products and services but it also provides you with online applications making opening and account or applying for a loan even more seamless. And since we are constantly striving to improve our products and services, we will be adding additional programs and features to the site in the coming months.

Check out our new website and let us know what you think!

## Scholarships Available!

### Scholarship Applications Now Available

For the 2011 - 2012 academic year, Trona Valley will be awarding 4 outstanding individuals with a \$2,000 scholarship. You could be one of them!

Our scholarship opportunity is available to any Trona Valley Community FCU high school senior pursuing post secondary education as well as continuing education students. To learn more or to apply, visit our website at [www.tronavalley.com](http://www.tronavalley.com) and click on the TV Scholarship tab at the bottom of the page.

**Application deadline is June 30, 2011.** Contact Deli Frantzen at 307-875-9800 ext. 2146 for more information.



## 47th Annual Meeting a Success

Trona Valley Community FCU celebrated 47 years of serving the local community at our Annual Meeting and Member Appreciation on Wednesday, April 20th.

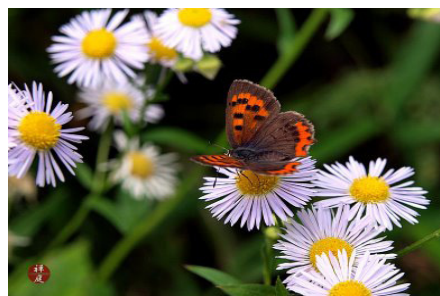
The business meeting started at 6pm at the Green River Office were CEO Marsha Tynsky gave a positive update on the financial stability of the credit union and its safety and soundness. An election was held for three positions on the Board of Directors, at which time Bob Nelson, A. Bryce Castillon and Larry Hell were re-elected and Daniel Stanton and Harry W.C. Oberg III were appointed to serve on the Supervisory Committee.

Throughout the day members enjoyed refreshments and door prizes and entered to win 1 of 3 new MP3 Players. The 3 lucky winners were: Thomas McGuire - Rock Springs, Chance Santhuff - Green River and Trudy Holt - Evanston.

Thank you to all of our members, staff and volunteers for your continued support and for helping make this another successful year.

## 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

Memorial Day  
Monday, May 30, 2011

Independence Day  
Monday, July 4, 2011

# Summertime Vacation Checklist

Summer will be here before we know it and it's time to start planning that long awaited vacation. Before you pack your bags don't forget to include a trip to your local TVCFCU branch on your checklist of things to do before you go.



## Looking to finance your trip?

Apply online at [www.tronavally.com](http://www.tronavally.com) or visit one of our 3 locations.

## Leaving the country?

Don't forget to notify your local TVCFCU branch.

## Visa CheckCard?

No need to carry cash. TVCFCU Visa CheckCard is accepted worldwide.

## Need to monitor account activity while you're away?

Sign up for Online Banking for 24 hour online account access.

## Need Spending Power?

Apply for a TVCFCU Visa credit card or increase your limit.

# Is Your Debt Out of Control?

## Try a Consolidation Loan

Have your debts grown too large to manage? Don't worry. With our easy going Consolidation Loan from Trona Valley you can pull your debt together into one, low-interest payment per month. Our Consolidation Loan offers:

- Terms up to 48 months
- Borrow up to \$10,000
- 7.99% APR\* Fixed Rate

Get back to enjoying life.



\*APR - Annual Percentage Rate. 7.99% APR is a fixed rate and is based on personal credit history. With Approved Credit. New money only.

# 10 Things Every Five-Year-Old Should Know About Money

1. Spending, saving and sharing are ways to use money
2. Buying (spending) means trading money for things
3. Saving allows you to buy something in the future because you don't have enough money today
4. People give money to help others (sharing)
5. People receive money for working
6. Paper money and coins are worth different amounts
7. Keep your money safe in a piggy bank or in a credit union account
8. People have a limited amount of money to spend
9. Money can only be spent once. After you buy something you need more money to buy something else
10. Planning helps people set goals and make choices about money

# Help Preserve Your Standard of Living

Long-term unemployment in the United States has risen to its highest level since the Great Depression, as those who have lost jobs have found it difficult to find new ones.

Taking out a loan can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and won't lose your job (due to no fault of your own), or become disabled (due to injury or illness), or pass away - leaving your family responsible for your loan balance.

Help play it safe.

MEMBER'S CHOICE™ Borrower Security\* is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements ease the enrollment process.

Ask about protecting your loan payments.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), MEMBER'S CHOICE™ Borrower Security will cancel or reduce repayment of your loan debt. Help lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost. Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

Call us at 800-331-6268 and ask about protecting your loans, today.

\*MEMBER'S CHOICE™ Borrower Security is a debt protection product offered by Trona Valley Community FCU. Enrollment in this debt protection product is voluntary and not required to obtain a loan. Please contact a Trona Valley loan officer for additional information on benefit maximums, eligibility, limitations, and a copy of your contract.

1 Source: [www.nytimes.com](http://www.nytimes.com), On the Unemployment Line, Unable to Move, July 11, 2009

