

Financial *focus*

Holiday Loan Special
Borrow up to \$3,000
Rate as low as 5.99% APR*

*It's the
Most Wonderful Time
of the year!*

Contact a Member Service Representative at 800-331-6268 or stop by a branch location.

*APR—Annual Percentage Rate. On approved credit, terms up to 18 months, effective dates 11/1/2016 to 1/31/2017.

Skip A Payment* Program

Trona Valley encourages members to make responsible financial decisions, but we also know there are times in life when making your monthly loan payment might be difficult due to certain situations or events. Our Skip A Payment program provides a way to manage these special unforeseen circumstances. You can skip a loan payment by paying a low \$25 fee. Your Trona Valley loan must be at least six months old and it must be in good standing. The \$25 fee can be paid directly from your account or by cash or check. Stop by a branch location for more information or [\(Click Here\)](#) for our form.

- * Loan must be older than 6 months
- * Loan must be in good standing
- * Previous Skip A Payment must not have occurred within the last 6 months
- * Must have had less than 3 Skip A Payments for the life of the loan

*All accounts must be current and in good standing (no negative balances, no over the limit). The fee to defer the payment is \$25.00 per loan. The account cannot be in delinquent status. The account must not have been past due more than 30 days in the last 6 months. Other loans may not be eligible if negative amortization will result. This waiver may not be used if the loan is less than 6 months old. Skipped payment will extend the term of the loan and increase the total finance charge of the original security agreement and may reduce any GAP claim on insured loans. All borrowers on the loan you wish to defer must sign the Deferral Coupon prior to the loan being approved by a loan underwriter. By signing this form, you understand and agree to the above stated conditions and restrictions.



Sugar, Spice, and Everything Nice

Trona Valley is committed to being a caring partner and spreading kindness. During the month of November, the Random Acts of Kindness team at Trona Valley will be spreading some joy by giving back to the community. Making one change during the holiday season will hopefully make a difference in someone's life. The team believes that generosity, gratitude, and trust are important, especially during the holiday season. Sometimes it's the little things in life that count the most.

TruStage Health Insurance

The TruStage Health Insurance Program puts the expertise of GoHealth at your fingertips. GoHealth Advisors can help you find the right plan for you and your family. GoHealth has helped more than 30 million consumers shop for affordable coverage and can help Trona Valley members too.

- You could save \$434.39 a month on health insurance.¹
- More than 75% of applicants qualify for financial help.²
- Enroll online or get personal guidance from a licensed insurance advisor at **1-855-587-3698** before the **January 31 deadline**.

The TruStage® Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

¹ Families eligible for the Advance Premium Tax Credit save an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE)

² Over 75% of those who enrolled through GoHealth are eligible for the Advance Premium Tax Credit to lower the cost of their health insurance (2014 OE)

International Travel

Once again, Trona Valley wants to remind members to notify the credit union if you are traveling internationally.

EMV Card Update

The shift from Trona Valley's Visa® magnetic stripe debit cards to the chip cards is underway. These new and improved cards are being reissued to improve payment security, making it more difficult for fraudsters to successfully counterfeit cards.

Trona Valley members that do not currently have chip cards should be receiving new cards in the mail by mid-November. Card numbers will be the same, however, the expiration date and CVV code will be different. Members will still use the same PIN. The old magnetic stripe cards will be deactivated and will no longer work after **November 30**.

Important — Please activate new cards upon receipt. Also, any automatic withdrawals that are set up with Trona Valley Visa® debit cards will need to be updated with the new expiration date shown on the card.

Trona Valley is a caring partner dedicated to your financial success.

Green River Main Office
840 Hitching Post Dr.
Green River, WY 82935
P/ 307-875-9800
F/ 307-875-5551

Rock Springs Foothill Office
2640 Foothill Blvd.
Rock Springs, WY 82901
P/ 307-382-2968
F/ 307-382-2989

Evanston Office
236 Harrison Dr.
Evanston, WY 82930
P/ 307-789-3900
F/ 307-789-3939

Mountain View Office
200 7th St. (Physical)
PO Box 56 (Mail)
Mountain View, WY 882939
P/ 307-782-7100
F/ 307-782-7101

Serving Counties in WY & UT
Sweetwater Rich
Uinta Morgan
Lincoln Daggett
Teton Summit
Carbon
Sublette

Trona Valley FCU Routing #302386765
Available 24/7

Holiday Closures
November 11—Veterans Day
November 24—Thanksgiving



Federally Insured by NCUA

