



# Financial *focus*

## Mark Your Calendar—Trona Valley's Annual Member Appreciation Day is April 15

Our Annual Member Appreciation Day will be held Wednesday, April 15 from 10:00 AM to 5:30 PM at all branch locations with the Annual Meeting to follow at the Foothill Branch in Rock Springs. Please join us for food, beverages, prizes, giveaways, and more as we celebrate how much Trona Valley values its loyal members and recognizes the importance of their continued support.

With a current opening on the board, all members eligible to vote may submit a nomination for the new board member by petition and this nomination must be signed by one percent of the membership. Please contact Scott Sager at 307-875-9800 ext. 2142 or by email at [ssager@tronavalley.com](mailto:ssager@tronavalley.com) before March 17 to submit a nomination by petition.



### “Wild About Saving”

There's plenty to celebrate this upcoming April. Credit unions celebrate 'Youth Month' and this year's theme is "Wild About Saving." Trona Valley believes that starting our youth on the right path toward savings goals and financial education helps build a foundation for financial wellness. The credit union is proud to help young members to achieve responsible financial planning.



Here are a few goals for kids, along with their parents, to consider in order to live financially smart lives. For 0-4 year olds, establish a savings account and possibly a Share Certificate to start the foundation of saving. For 5-8 year olds, kids start to learn about money and the concept that money is needed to buy items they want. This is a great age to encourage them to save their money for birthdays or money from Santa to purchase those items. For 9-12 year olds, kids should know there is a difference between things they want and things they need. They need to learn to make choices about spending money and what it means

to save. For 13-18 year olds, they will learn that by earning money by working, and the sooner they save, the faster their money can grow. They will learn about checking accounts, debit cards, and how to establish credit to prepare them for their future. You are never too young to start saving so get "Wild About Saving" now.

**Sharpen Your Savings Skills** Learning to save money takes practice. By saving, you can spend money on what's important.

- Ask your parents to help you open your own savings account at the credit union. Keep track of how much money you put in and take out. That way you can see how close you are to meeting your savings goal.
- If you're saving up for something special, like a new bike or toy, hang a picture of it on the wall. This will remind you of your savings goal every day until you reach it.
- Ask your parents if you can plan a family event, like a trip to an amusement park. List all the things that will cost money—like tickets, food, and souvenirs. Set a budget, and encourage everyone to stick to it when the big day arrives.
- Make a list of things you want to spend your money on. Put the list in order, starting with the things you want the most. This will help you figure out what you really want to save up for.
- Consider taking on a part-time job. Earning your own money can help you save for big goals, like a car or college expenses.
- Talk to your parents about opening a checking account at Trona Valley and learn how to use a debit card responsibly and track transactions.



### To Our Senior Members

Trona Valley recognizes the growing senior population is uniquely vulnerable to a broad range of exploitation and abuse, especially in terms of financial crimes. Our newsletter will feature information on how our senior members can avoid scams and how to look for warning signs.

## Health Care Fraud

Be aware of the following fraud schemes:

**Medical Equipment Fraud:** Equipment manufacturers offer “free” products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.

**“Rolling Lab” Schemes:** Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

**Services Not Performed:** Customers or providers bill insurers for services never rendered by changing bills or submitting fake ones.

**Medicare Fraud:** Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

## Scholarship Application

Trona Valley Federal Credit Union is pleased to invest in the lives of our member-owners. Each year we recognize outstanding student members, of all ages, through our Trona Valley Scholarship Program. For the 2015 – 2016 academic year, Trona Valley will award four (4) \$2,000 scholarships. Applications are available at any branch location.

### Important Dates to Remember

June 26—Application is due to Trona Valley

July 30—Recipients notified by Trona Valley



## GO GREEN



## Avoid Fees

### Go Green with E-Statements

By signing up for E-Statements, you would reduce the clutter in your mailbox, avoid mail theft and save money. With online E-Statements from Trona Valley, it's just like receiving your monthly paper statements in the mail, only better! Leave the stress to us and don't worry about your statements. You will receive an e-mail from Trona Valley when your current statement is available.

Effective July 1, 2015\*, a \$2.49 paper statement processing fee will be charged if you are not signed up to receive E-Statements. By enrolling, Trona Valley can return more money to members in the form of better services and rates and lower fees. Start taking advantage of this free service today. Call a Member Service Representative at 800-331-6268.

\*Does not apply to members age 55 and older or 16 and younger.

### Serving Counties in WY & UT

Sweetwater, Uinta, Lincoln, Teton, Carbon, Sublette in Wyoming and Summit, Daggett, Morgan, Rich in Utah

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

**Rock Springs Gateway Office**  
85 Gateway Blvd.  
Rock Springs, WY 82901  
P/ 307-362-7773  
F/ 307-362-4600

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

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

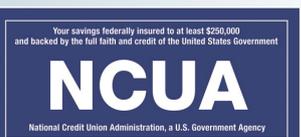
**Mountain View Office**  
200 7th St.  
PO Box (Mail)  
Mountain View, WY 82939  
P/ 307-782-7100  
F/ 307-782-7101

Trona Valley FCU Routing  
#302386765

We are available 24/7.

### Upcoming Holiday Closures

April 3—Good Friday  
April 4—Drive-up hours are open from  
10:00 AM—2:00 PM



Federally Insured by NCUA