

# Financial *focus*

## Our Rates Stack Up

We increased our rates for Money Market accounts. We know that you are familiar with checking and savings accounts as well as share certificates, but you may not know about money market accounts. A money market account is a savings account that typically has a higher annual percentage yield (APY\*) than a traditional savings account and the return is based on the balance in your account. Money market accounts offer both excellent security and good liquidity. Certain money market accounts offer a better fit for you especially if you are trying to reach a savings goal. Trona Valley's tiered chart below shows the earning rate based on an account balance. Money market accounts are ideal for anyone seeking a higher APY\* and the ability to have the option to access funds. This type of account is worth considering if you are looking for a safe place to deposit money and want to earn a higher interest. If you have any questions about our money market accounts, please give us a call anytime at 800-331-6268 or stop by to see us.

Account Balance	Rate
\$0 to \$1,999	0.30% APY*
\$2,000 to \$19,999	0.80% APY*
\$20,000 to \$74,999	0.90% APY*
Over \$75,000	1.00% APY*

\*APY—Annual Percentage Yield. Dividends post monthly on accounts. The dividend rates and APY are subject to change without notice. Variable account rates may change after the account is opened. Savings account earnings could be reduced if fees are added.

## Remote Deposit Capture

With Trona Valley's Remote Deposit Capture (RDC), making a deposit is easy. It's convenient banking 24/7, 365 days a year. Here's how to make a deposit:

- Login to your account using our mobile app
- Select the account to deposit funds
- Endorsement Requirements
  - 1) Write the words "For Mobile Deposit Only Trona Valley FCU"
  - 2) Sign your name
  - 3) Include the last four digits of your account number
- Take snapshots of the front and back of your signed check
- Tap Submit

*Download our app*



# Introducing Our Referral Program \*Restrictions apply

Here's how to qualify:

1. Open a checking account at a local branch
2. Swipe your debit card five times and access CU Online Banking within 30 days of opening your account
3. You get \$50—They get \$50\*

As a not-for-profit financial organization, when Trona Valley Federal Credit Union grows, our members benefit. Refer a friend, co-worker or family member to Trona Valley Federal Credit Union and you both receive \$50\*. You are only limited by the number of friends, co-workers and family members you choose to refer! Start sharing with friends, co-workers and family members residing in these communities: Sweetwater, Uinta, Lincoln, Teton, Carbon, Sublette Counties in Wyoming and Rich, Morgan, Daggett, Summit Counties in Utah.



## Steffany Arellano Graduates

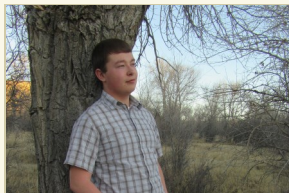
Congratulations to Steffany Arellano, Trona Valley's Green River Branch Manager. Steffany completed her 3<sup>rd</sup> and final year at Western CUNA Management School where she received her diploma at graduation from Pomona College in Claremont, California. This school helps credit union professionals prepare to keep pace with a rapidly changing business environment. It is designed for managers and upper-level operational staff who have set credit union management as a career goal and understand the need to keep abreast of industry developments. The educational program includes courses such as strategic planning, operations, lending, finance, marketing, human resources, economics, business law, and more. Whether the goal is career advancement or simply to stay on top of changes within the industry, no school, conference or seminar in the country offers

credit union professionals a program that surpasses that of Western CUNA Management School. Steffany extends a thank you to the Board of Directors, management team, and the staff for the support and encouragement.

## Coming Soon—Business Debit Card & Apple Pay

Soon you can enjoy using Apple Pay with your Trona Valley Business debit card. It's another way to make purchases with your iPhone, iPad, and Apple Watch and it's safe and secure. Details will be coming soon.

## Congratulations to Trona Valley's Scholarship Recipients



**Liam Pickering**—Liam plans to attend the University of Wyoming as a freshman. His field of study is Electrical Engineering with a goal to continue on to receive his Master's Degree. He graduated from Green River High School with a 4.00 GPA.



**Kristen Morris**—Kristen has been accepted to attend the University of Wyoming. She will be a freshman and her field of study is Psychology. She graduated from Green River High School with a 3.96 GPA.

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

*Stay Connected*



Federally Insured by NCUA

