Cooperative Finance: A Steady Signal in a Noisy World

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 400 million members across the globe. On **Thursday, October 15th, 2026**, join Billings Federal Credit Union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

Holiday Hours:

Thanksgiving Day / Closed Thursday, November 26th
Christmas Eve / Closing at 1:00 PM Thursday, December 24th
Christmas Day / Closed Friday, December 25th
New Years Eve / Closing at 3:00 PM Thursday, December 31st
New Years Day / Closed Friday, January 1st

BILLINGS FEDERAL CREDIT UNION
Expect a difference.

406.248.1127
1.800.331.5470
www.billingsfcu.org
Mail to: P.O. Box 1779

Locations
Heights: 1516 Main St.
Downtown: 2522 4th Ave. N.
Grand: 990 Grand Ave.
West End: 725 Henry Chapple St.

HOURS
Lobby: Monday–Friday, 9am-5pm
Drive-up: Monday–Friday, (Downtown) 8am-6pm (Grand) 8am-5pm

EQUAL HOUSING LENDER
NCUA
This credit union is federally insured by the National Credit Union Administration. | Equal Housing Lender.

money matters

October 2026 A quarterly publication by Billings Federal Credit Union

Earn Double Points!

Take advantage of this special offer and earn twice the points November 1 - December 31 every time you use your Billings Federal Credit Union Visa® Check Card or Visa® Credit Card!

Signature transaction required – PIN based is not eligible. If a merchant asks you to enter your PIN, say "credit please."

SuiteRewards™

Supporting Local Youth Through Operation School Supply!

For the fourth consecutive year, Billings FCU proudly supported United Way of Yellowstone County's Operation School Supply Drive. Thanks to the generosity of our staff, members, and community supporters, we collected boxes of school supplies and hygiene items to help local students prepare for the new school year.

These donations supported United Way's Backpack and School Supply Distribution event held August 11-12, where more than 500 local children received backpacks and essential school supplies. We are grateful to everyone who contributed to this impactful initiative and helped ensure students in our community were geared up for a successful school year.

United Way Fundraiser

Our United Way TV Raffle will kick off in October! You can purchase a ticket at any of our four locations.

- Need not be present to win
- Only 200 tickets sold
- $20 per ticket
- Visit any staff member for ticket sales
- Drawing to be held in November, 2026

GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED™
United Way
United Way of Yellowstone County

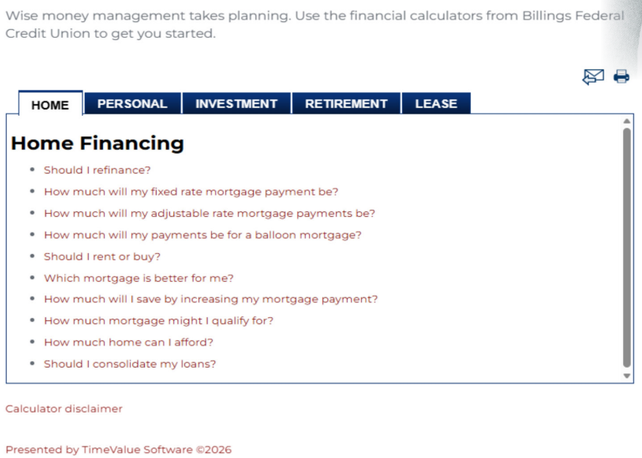
Take Control of Your Financial Future with Our FREE Financial Calculators

Whether you're planning for a major purchase, paying down debt, building your savings, or simply exploring your financial options, having the right tools can make all the difference. That's why Billings Federal Credit Union offers a collection of free online calculators designed to help you make informed decisions with confidence.

Our easy-to-use calculators provide quick estimates and valuable insights to help you better understand how different financial choices may impact your future.

In just a few clicks, you can:

- Estimate monthly loan payments
- Compare savings scenarios and growth potential
- Determine what you can comfortably afford
- Plan and track progress toward your financial goals

These tools are available anytime and can be accessed from your phone, tablet, or computer, making it easy to explore your options whenever it's convenient for you.

While calculators aren't a substitute for personalized financial guidance, they can be a great starting point when you're evaluating decisions and preparing for what's next. Visit our website at **billingsfcu.org** and click the **Resources** tab and then **Financial Calculators** and put this powerful planning tool to work for you today!