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December 2011

BANK CUSTOMERS MOVE TO CREDIT UNIONS



In the last few months, Americans distaste for banks resulted in hundreds of thousands of people pulling their money and moving it to credit unions and community banks.

The Credit Union National Association (CUNA) surveyed 5,000 credit unions across the country. The results, show that at least 650,000 people joined credit unions as a response to banks beginning to impose fees.

Credit unions are notorious for lower fees and better interest rates.

Most credit unions offer the same con-

venient services such as internet banking, bill pay, mobile banking, etc., but with little to no stipulations for free checking.

If you still have your checking account at another financial institution, find out what benefits you receive, what the requirements are to avoid a fee, and what the cost is if you do not meet their requirements..

You will likely find that we offer the same benefits for less or for no cost.

What will be your next move?

ANNUAL MEETING

January 20, 2012 will be our annual meeting for our members.

Please join us at the Holiday Inn for drinks and dinner while we review the year of 2011 for Sheridan Community Federal Credit Union. Tickets are \$5.00 and can be purchased at the credit union.

This year's menu includes London Broil, Mahi Mahi and Roasted Chicken. All members are encouraged to come.

If you have not attended a meeting before, 2012 is a great year to start.

Credit Union Closures

New Year's Day
01/02/2012

Martin Luther King Day
01/16/2012

Washington's Day 02/20/2012

Lobby Hours

9:00am-4:30pm

Monday-Friday

Drive-up Hours

8:00am-5:30pm

Monday-Friday

9:00am-12:00pm

Saturday

Board of Directors

Tim Lenz, Board Chairman
Ed Calkins, Vice Chairman
Jerry Walker, Treasurer
Linda Luegge, Secretary
Richard Legocki, Board Member at Large

Supervisory Committee

Ward Cotton, Chairman
Ted Meline
Mike Mellgren
Gary Bowers

Staff

Todd Hilling, President
Megan Powers, Vice President
Cindy Marshall, Bookkeeping Mgr.
Dianna Wegner, Loan Officer
Marcia Gillis, Loan Officer
Ashley Bocek, New Accounts
Margaret Kuchel, Teller
Ron Banks, Teller
Alex Loftus, Teller
Kristen Jennings, Teller
Randy Schmidt, Teller

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

The Smart Way to Change

This seven-step checklist was put together by Consumer Reports.

Step 1: Open your new bank account with a small deposit.

Step 2: Make a list of all the automatic payments and deposits that are scheduled to go in and out of your old account each month.

Step 3: If you have direct deposit, ask your employer to reroute your paychecks to your new account. Find out what date the first deposit will occur.

Step 4: Once you know the date, reschedule each automatic payment or debit to come out of your new account. Make sure to ask what date the change will apply.

Step 5: Leave a small amount of cash in your old checking account for at least one more month.

Step 6: Once you're sure all automatic payments and all direct deposits are coming and going from your new account, electronically transfer the final funds from your old account into the new account.

Step 7: After the transfer clears in your new account, follow the procedures for closing an account at your old financial institution. Make sure to obtain written confirmation that your account is closed.

If you need help, we are happy to help!

CHECKS FOR LESS

We now offer another check printer in order to reduce costs to our members.

“Checks for Less” is currently offering checks for \$14.00 per box as opposed to \$21.00 from Liberty. You must make your initial check order through the credit union but afterwards you will be able to order them directly from the company online.

If you have a name or address change, you must also send the order through the credit union. “Checks For Less” does not offer all the same styles as Liberty but they still have a good selection and the price difference may justify the transition for many of our members. We will still be offering Liberty checks if you prefer your old checks.

Most of our members have taken advantage of our great auto loans from time-to-time.

We can also offer you;

Checking Accounts	Savings Accounts	Auto loans	Share Pledge Loans
Mastercard Debit Cards	Certificate of Deposits	Boat Loans	Overdraft Protection
Mastercard Credit Cards	Vacation Savings	Mortgages	
Online Banking	Christmas Savings	RV Loans	
Bill Pay	Personal Loans	Paperless Statements	
Save the Change	Courtesy Pay	Mobile Home Loans	

IT BELONGS TO YOU!

It's a better time than ever to belong to SCFCU. Credit unions have a long history of helping people establish themselves financially and improve their financial profiles: That hasn't changed. But now, through cooperative programs like CO-OP Network and ATMs, SCFCU also offers cutting edge convenience and security. Members get all of the benefits of dealing with a nationwide network while enjoying the hometown flavor and personalized service that SCFCU was built upon.

As credit unions become more competitive in areas like ATM access and online banking, they may look increasingly like banks from the outside. But from the inside out, credit unions are unique. Instead of operating for the benefit of shareholders, as banks do, credit unions are owned by their members, for their members. When you joined and opened a SCFCU account, you became a shareholder.

What this means, in practical terms, is that your membership offers you access to lower interest rates on loans, significantly lower fees on accounts, and higher rates on savings. Because we are a not-for-profit organization, any excess funds collected are returned to you, our shareholders, in the form of dividends.

Credit unions have been innovators in bringing the convenience of nationwide banking to their members without sacrificing the spirit of community. For example, SCFCU has teamed up with CO-OP Network, one of the nation's largest ATM networks with 28,000 locations, to bring members surcharge-free ATM access across the country and around the world. You can find a CO-OP Network ATM near you by logging onto www.co-opnetwork.org. Or simply drop by a 7-Eleven store: Surcharge-free CO-OP Network ATMs are available in 5,500 7-Eleven stores nationwide.

SCFCU offers nearly everything else a nationwide bank might offer—online account access, credit and debit cards, insurance on accounts. But we do it within a member-focused philosophy, where our goal is to help our members achieve financial health, not just boost our bottom line.

For generations, credit unions have been an excellent choice for people who wanted to cultivate their own financial health. Now, however, making that choice does not mean choosing to forgo convenience or services.

It's all yours and—at Sheridan Community Federal Credit Union—it belongs to you, our shareholders.



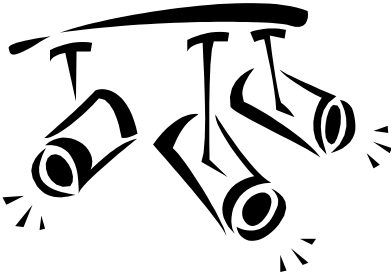
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Invest in
America ®
CU Member Rewards Program
www.lovemycreditunion.org

Text 2 find an ATM

ttyl :)

**Mobile: Text your location to 692667
(zip code or city & state)**



EMPLOYEE SPOTLIGHT

DIANNA WEGNER



Many of our members already know Dianna Wegner as she has likely helped them with a new loan or an existing loan. Dianna has been in the finance industry for 12 years and she has been dedicated to the credit union the last six years.

She is married to her high school sweet heart, Ron Wegner, and has two beautiful daughters Ashton and Aubrey.

Being born in Casper and a resident of Sheridan for the last 28 years has likely influenced her cowgirl ways. She is passionate about horses and is a skilled rider. She often spends her leisure time riding. Her attire and décor usually accent a fashionable western flare.

Dianna enjoys getting to know our members and approaches loan requests not just as a loan but as an opportunity to build a relationship. Her knowledge and efficiency generate over 700 loans a year ,or as we see it, 700 opportunities to help a member.

Dianna's cowgirl ethics are evident everyday; live each day with courage, take pride in your work, do what has to be done, and ride for the brand!

WANTED

We are looking for a volunteer to join our Supervisory Committee!

If you would like to participate in audits, counting cash, reviewing our procedures and want an opportunity to get involved with the credit union, this is your chance!

Please call Ward Cotton

307-655-9337 or 406-696-2058

Important Savings Bond Update

After December 31, 2011, Savings bonds will no longer be sold in financial institutions. The U.S. Treasury will be handling all bonds sales electronically through www.treasurydirect.gov. At this website you may purchase, manage, and redeem bonds at your convenience. With electronic bonds, you will no longer have to worry about storing the paper bond in a secure location as it will be held with the Treasury Department.

The reason this is being done is to save money by eliminating paper from printing, mailing, bond stock and the fees paid to financial institutions for processing bond applications. Financial institutions will still be redeeming paper bonds for those who already have them.