



141 South Gould Street
P. O. Box 708
Sheridan, WY. 82801
(307) 672-3445
1-877-318-1961

P.A.T. (307) 672-9518
Fax: (307) 672-9459

Email: creditunion@gouldstreet.com
Website <http://www.sheridancreditunion.com>

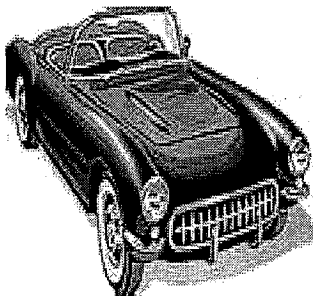
JULY 2010

LOVIN' THE SUMMER TIME IN SHERIDAN WYOMING!

Its summer here and we have a GREAT OFFER for homeowners!

Our \$2500.00 Home Improvement Loan can be used for all those little things that need to be repaired around the house, OR you can use it for fun things such as a Jet Ski, ATV, camping equipment or a fun vacation- anything you want!

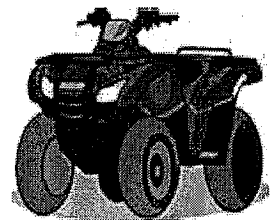
Just call us 672-3445 and talk with either of our loan officers- Dianna or Marcia.
(All loan applications are subject to loan officer approval – 9.9%- 24pmts of \$117.51)



SHERIDAN COMMUNITY FEDERAL CREDIT UNION...
A GREAT PLACE FOR CAR LOANS!

NEW CARS
2.90% 24 months
3.50% 36 to 60 months
5.90% 72 months

USED CARS
2005-2010 up to 60 months 3.50%
2001-2004 up to 60 months 4.90%
1998-2000 up to 60 months 6.25%
1996-1997 up to 60 months 8.90%
1995 & older up to 48 months 10.90%



LAST CALL FOR STATE QUARTERS!!

We have the following State Quarters packets available for sale at \$3.50 each.

There are two quarters in each sealed, tri-fold packet displaying both the front and back of the quarter. One quarter minted in Denver and one quarter minted in Philadelphia. Inside the folder is detailed information about the history of the state.

These will be sold on a "first come-first served" basis.

*North Dakota 2006-3 packets
Oklahoma 2008-6 packets
Colorado 2006-2 packets
Alaska 2008-5 packets
Arizona 2008-6 packets
Hawaii 2008-14 packets
Wisconsin 2004-1 packet
Nevada 2006-3 packets
Iowa 2004-1 packet*

*South Dakota 2006-3 packets
Utah 2007-5 packets
Nebraska 2006-3 packets
Wyoming 2007-7 packets
New Mexico 2008-8 packets
Idaho 2007-3 packets
Washington 2007-3 packets
Montana 2007-3 packets*

Opt in or Opt out? If you have a checking account you need to read this!!

What is an overdraft?

An overdraft occurs when you don't have enough money available in your account to cover a transaction, but the credit union approves it anyway.

Why should I opt in for Courtesy Pay service on everyday debit card transactions and ATM withdrawals?

Courtesy Pay service is a service we provide that could approve a transaction, even if you don't have enough money in your account at that moment. Many of our members appreciate the ability to overdraft in certain instances, instead of having their debit card purchase declined at the store register. When you need to buy something or get cash immediately, having the overdraft service means that we will consider approving those transactions when you don't have the money in your account.

If I opt in, does that guarantee you will approve an overdraft?

The credit union approves overdrafts at our discretion, so we can't guarantee that we will authorize and pay every transaction.

What happens if I don't do anything?

Starting August 15, 2010 any (non-reoccurring) debit card transaction or ATM withdrawal that exceeds the available funds in your account will be declined. We will not assess a fee if you have not opted in. We will continue to consider other types of transactions like checks, other payments using your checking account number and recurring debit card transactions.

Can I opt out of Courtesy Pay for all types of transactions?

Yes, just call the credit union at (307) 672-3445 or fill out our "opt-out" form and return it to the credit union. The form can be found on our web site at www.sheridancreditunion.com.

Credit Union Closings

Monday, Sep. 6th, Labor Day
July 5th, Independence Day Fed. Closed

RODEO WEEK PARADE DAY HOURS
FRIDAY JULY 16TH SPECIAL HOURS
LOBBY- 8:00a.m. -10:00a.m.
12:30p.m. - 4:00 p.m.
DRIVE IN- 8:00a.m. -10:00a.m.
12:30p.m. -4:00p.m.

The Credit Union offers:

- Checking & Savings Accounts
- C D's
- Safe Deposit Boxes
- Auto Loans
- Boat, Motorcycle & 4 Wheeler Loans
- Personal Loans
- 1st & 2nd Mortgage Loans
- Visa, Debit and ATM Cards
- Christmas & Vacation Club Accounts
- EE & I Savings Bonds
- 24 Hour P.A.T Line
- 24 Hour ATM Service
- Internet Banking

Credit Union Hours

Lobby: 9:00 - 4:30 Monday-Friday
Drive-up: 8:00 - 5:30 Monday-Friday
9:00 - 12:00 Saturdays

**SHERIDAN COMMUNITY
FEDERAL CREDIT UNION**

141 S. Gould
Sheridan, WY 82801
307-672-3445

Board of Directors

- Jerry Walker, CHAIRMAN
- Tim Lenz, VICE CHAIRMAN
- Ed Calkins, TREASURER
- Linda Luegge, SECRETARY
- Richard Legocki, DIRECTOR

Supervisory Committee

- Bill Brayton, CHAIRMAN
- Ted Meline
- Ward Cotton
- Mike Medllgren

Staff

- Todd Hilling, President
- Megan Geis, Vice President
- Terri Small, Operations Officer
- Cindy Marshall, Bookkeeping Manager
- Dianna Wegner, Loan Officer
- Marcia Gillis, Loan Officer
- Ashley Bocek, New Accounts
- Margaret Reder,
- Teller/New Accounts
- Ron Banks, Teller
- Alex Loftus, Teller
- Kristen Jennings, Teller
- Randy Schmidt, Teller

ANNUAL BARBEQUE AFTER THE PARADE

Join us immediately after the parade for our annual BBQ directly behind the credit union! Our Board of Directors will be serving hamburgers, hot dogs, potato salad, macaroni salad, chips and pop.

!!Please note that we will have special hours this day due to the rodeo festivities!!

PARADE DAY HOURS

LOBBY

8:00 a.m.-10:00a.m.
(Closed- 10:00a.m. - 12:30p.m. for the parade)
12:30p.m.- 4:00p.m.

DRIVE IN

8:00a.m. - 10:00a.m.
(Closed- 10:00a.m. - 12:30p.m. for the parade)
12:30p.m. - 4:00p.m.



We have used office furniture for sale!

3 Metal desks, 5 wooden desks,
1 lateral file, 1 coffee table, 1 book case.

Call or e-mail Todd for more information 672-3445
(todd@gouldstreet.com)

