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APRIL 2023

Scholarship Applications are available at



Sheridan Community FCU



\$1,000.00 per Semester

We believe that our community is the foundation of the Credit Union.
In order to support our community,
we offer scholarships every year to
students attending Sheridan College full time.

The scholarship is open to those who:

- ~ Are a member in good standing @ Sheridan Community FCU
 - ~ Have graduated high school or received their G.E.D.
 - ~ Have a GPA of 2.75 or higher
 - ~ Are enrolled Full Time at Sheridan College
- ◆ Pick up an application at SCFCU
 - ◆ Fill it out
 - ◆ Write a one page summary detailing why you want the money and how you will use it to further your education.

Applications and summaries must be submitted by April 28, 2023.

For the 2023-2024 School Year.



Credit Union Closures 2023

****Monday, May 29th**

Memorial Day

****Monday, June 19th**

**Juneteenth Natl
Independence Day**

Lobby Hours

9:00am-4:30pm

Monday-Friday

Drive-up Hours

Monday-Friday

8:00am-5:30pm

Saturday

9:00am-12:00pm

Board of Directors

Ward Cotton, Chairman
Tim Lenz, Vice Chairman
Dick Legocki, Treasurer
Jann Heaphy, Secretary
Jim Manor, Member at Large

Supervisory Committee

Arthur Haines, Chairman
Diane Hobson
Bill Heitler

Staff

Todd Hilling, President
Sarah Fauber, AVP Operations
Cindy Marshall, Bookkeeping Mgr
Charise Westphal, Loan Officer
Jennifer Peterson, Loan Officer
Megan Sharp, New Accounts Rep
Tasha Rozman, Title/Ins Clerk
Ron Banks, Head Teller
Alisa Vigil, Teller
Fran Petsoff, Teller
Jolene Laumbach, Teller
Shayne Belt, Teller

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

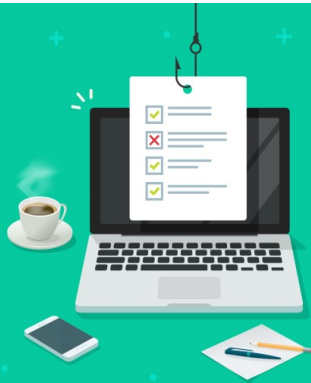
NCUA

National Credit Union Administration, a U.S. Government Agency

Online quizzes might ask for answers to your security questions.

**Stop the phishers.
Don't share.**

ReportFraud.ftc.gov



One major way to protect your personal information — in addition to maintaining strong passwords and using multi-factor authentication — is to steer clear of online quizzes... or just don't answer them truthfully.

As for accounts that require actual security questions, treat them like additional passwords and use random answers, preferably long ones, for those too. Asked to enter your mother's maiden name? Say it's something else: Parmesan or another word you'll remember. Or use a password manager to store a unique answer. This way, scammers won't be able to use information they find to steal your identity.

Social Security Impersonation Scams

Scammers impersonate Social Security Administration employees to obtain your money or personal/financial information.

Warning Signs:

- The caller threatens to suspend your Social Security benefits.
- The caller tries to charge you for services the Social Security Administration provides for free.

XXX-XX-XXXX



"Nothing is impossible. The word itself says 'I'm possible!'" — Audrey Hepburn

Spotted a Scam?
The FTC Wants to know about it!

ReportFraud.ftc.gov



Here's How to Pay it Safe with Zelle®

Only Send Money to Those You Trust — With Zelle®, you can send money from your enrolled bank account to another person's enrolled account typically in minutes. It's a great way to pay friends, family, your coworkers and others you trust with a U.S.-based bank account, but it shouldn't be used to pay strangers.

Confirm Your Recipient's Contact Info — Always double check you have the recipient's correct U.S. mobile number or email address, so the money goes to the right person. When in doubt, contact the person to double check.

Treat Zelle® Like Cash — Money moves fast — directly into the enrolled recipient's bank account. Once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled with Zelle®.

LEARN MORE

Victim Support: The AARP Fraud Watch Network and Volunteers of America (VOA) created a new, free program to provide emotional support for people impacted by a scam or fraud, called ReST. Visit www.aarp.org/fraudsupport to learn more about the free program and register.

Tech Support Scams



Scammers use pop-up messages, fake websites, or phone calls to trick you into thinking your computer has a serious problem. They obtain your money by having you pay for fake technical support, or steal your personal/financial information by gaining access to your computer.

Warning Signs:

- You are asked to pay for tech support or other services with a gift card, cash-reload card or wire transfer.
- The message contains bad grammar or misspelled words.
- Someone calls or emails you claiming to work for a brand-name tech company such as Microsoft or Apple.



How To Avoid a Fake Check Scam **Zelle**

- **Never use money from a check to send gift cards, money orders, cryptocurrency, or to wire money to anyone who asks you to.** Many scammers demand that you buy gift cards and send them the PIN numbers, buy cryptocurrency and transfer it to them, or send money through wire transfer services like Western Union or MoneyGram or P2P services like Zelle®, Venmo or Cash App. Once you do, it's like you've given them cash. It's almost impossible to get it back. 
- **Car wrap decals.** You respond to an offer for car wrap advertising. The company tells you to deposit a check and then send money to decal installers. But it's a scam, the installers aren't real, and now your money is gone. 
venmo
- **Overpayments.** People [buying something from you online](#), "accidentally" send a check for too much, and ask you to refund the balance. But that's a scam.

IF IT'S A FAKE CHECK, WHY IS MONEY IN YOUR ACCOUNT?



Banks have to make deposited funds available quickly. It's the law. But the bank may not learn for days that the check was bad. By then, the scammer has your money. And you have to repay the bank. Remember — just because the check has cleared does not mean it is good.

If you or someone you know has been affected by one of these scams, visit FightCybercrime.org for reporting and recover help.

Before you marry your significant other, make them use a computer with slow internet first to check who they really are.

**Going
Somewhere?
Let us know.**

*We can set up Travel Alerts,
to avoid any disruption with your Debit Card,
while you are away from home.*



VACATION SAVINGS ACCOUNT

Set up a separate savings account at the credit union to use just for vacation savings.

UNSECURED LOAN

If you think you can't possibly save up enough money to fund your vacation in time, consider taking out an unsecured loan.

SKIP-A-PAYMENT

Ask your credit union about skipping a loan or credit card payment during this expensive time of year to help you find the funds to pay for your vacation.

OPEN A VACATION CLUB ACCOUNT

Each month, you'll put away a little toward your getaway in your Vacation Club Account. This way, when summer rolls around, you'll have all the money you need for your vacation.

**4 WAYS TO
PAY FOR A
Vacation**

**START THAT HOME IMPROVEMENT PROJECT
YOU'VE BEEN THINKING ABOUT!!**



You can freshen up and renovate your surroundings without breaking the bank. Let Sheridan Community Federal Credit Union help you turn your house into your dream home!

CALL US (307)672-3445

**TALK WITH CHARISE or JENNIFER TODAY
ABOUT A VACATION OR HOME IMPROVEMENT LOAN!!!**

**He who buys what he does not need,
steals from himself.
~Swedish Proverb**



Spring means gardening, check out these tips from the [Old Farmers Almanac](#) and the [University of Wyoming](#) to make sure your flowers and veggies are the envy of your neighborhood!

We probably wouldn't worry what other people think of us if we could know how seldom they do. – Olin Miller

Most of our members have taken advantage of our great auto loans but....Did you know We can also offer you:

CHECKING ACCOUNTS	SAVINGS ACCOUNTS	PAPERLESS STATEMENTS	AUTOMOBILE LOANS
MC INSTANT DEBIT CARDS	VACATION/CHRISTMAS CLUB	BILL PAY	MOTORCYCLE LOANS
MC INSTANT CREDIT CARDS	CERTIFICATES OF DEPOSIT	REMOTE DEPOSIT	SHARE PLEDGE LOANS
COURTESY PAY	SAFE DEPOSIT BOXES	TRANSFER MONEY WITH ZELLE®	PERSONAL LOANS
OVERDRAFT PROTECTION	ONLINE BANKING	VACATION/CHRISTMAS LOANS	BOAT/RV LOANS