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APRIL 2018

Scholarship Applications are available at



\$500.00 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 30, 2018.



For the 2018-2019 School Year.

CLOSURES

MEMORIAL DAY
 May 28, 2018

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
 Mike Mellgren, Vice Chairman
 Dick Legocki, Treasurer
 Jann Heaphy, Secretary
 Tim Lenz, Member-at-Large

Supervisory Committee

Brooke Collins, Chairman
 Carolyn Byrd
 Jim Manor

Staff

Todd Hilling, President
 Kristen Jennings, Operations Ofcr
 Cindy Marshall, Bookkeeping Mgr
 Kim Dart, Loan Officer
 Sarah Fauber, Loan Officer
 Garet Morton, Loan Officer
 Megan Sharp, New Accounts Rep
 Ron Banks, Teller
 Stephanie Simon, Teller
 Tiffany Dikes, Teller
 Lisa Milner, Teller
 Dani Ackels, Teller
 Faith Sisko, 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

↓
**HERE ARE A FEW SIMPLE WAYS TO
PROTECT YOUR TAX RETURN FROM TAX
FRAUD**
↓

- **File Early.** By doing so, your return is accepted and completed before identity thieves have a chance to file on your behalf. The longer you wait to do so, the larger the window you allow thieves to work.
- **Monitor Your Credit File.** You can find inconsistencies by closely following your credit report.
- **Shred.** Many times mail and other documents containing personal identifiable information is simply thrown in the garbage. Thieves can go dumpster diving into a wealth of information that can be used to file fraudulent claims.
- **Limit Sharing.** Social media has allowed a wealth of information to be shared among friends. That information may also fall into the hands of identity thieves. Limit the amount of information shared such as addresses, email addresses or maiden names to keep fraudsters from gaining valuable information needed to file returns.

While the IRS has also taken steps to provide additional protection, should you become an unfortunate victim of tax fraud, remember you can go to the special [identity theft section on IRS.gov](#) and the, [Fact Sheet 2015-2](#), Identity Theft Information for Taxpayers and Victims.



**IT'S IMPORTANT
THAT YOU KNOW**

DUE TO CHANGES TO
REGULATIONS:

Sheridan Community
Federal Credit Union

Must now require the following
endorsement on the back of
your Remote Deposit Check—

- ⇒ Your Signature
- ⇒ “For **Mobile** Deposit Only”
- ⇒ Your Account Number
- ⇒ Check the Box regarding
Remote Deposit
when available

If these requirements are not
met your check **WILL** be
rejected for Mobile deposit.

Your Remote Deposited Check
is subject to a 3 day hold on
Amounts over \$200.00. In
addition items being deposited
to accounts less than 90 days
old could be subject to holds
up to 15 days!

YOU CAN FIND THIS INFORMATION
AND MUCH MORE BY READING THE
“MOBILE BANKING DISCLOSURE”
THAT IS SENT TO YOUR EMAIL WHEN
YOU SIGN UP FOR REMOTE DEPOSIT



6 HABITS THAT COST YOU \$50 A MONTH OR MORE

Bad habits are a lot more than just a drag on your health and time – they can also put a serious strain on your budget. Here's some average expenses of habits that may be impacting your finances.



SMOKING

If you smoke, averaging \$5 a day, that'll run \$35 a week and more than \$1,820 a year.

AVG. MONTHLY COST: \$140

QUICK FIX: Give it up and do your lungs (and budget) a favor! If you can't, at least try to cut back.



PAYING CREDIT CARD BILLS LATE

This habit won't only cost you a pretty penny; it'll really hurt your credit score. It could also increase your rate (which will increase your interest charges).

AVG. MONTHLY COST: \$70

QUICK FIX: Take a few minutes now to set up automatic payment on your bills so you'll never be late.



BUYING LUNCH

If you can't bring yourself to brown-bag it at work, you probably spend upward of \$7 every work day. That's a lot of money you can use for something more important – or even put into savings.

AVG. MONTHLY COST: \$147

QUICK FIX: Try to brown-bag it every Tuesday. When you've got that down pat, do it every Tuesday and Thursday. Work your way through the week until you're only buying lunch once a week – or just once a month!



ONLINE SHOPPING

It's way too easy to overspend when it's just a click here and a click there before you're looking at a full cart – and an empty checking account.

AVG. MONTHLY COST: \$65

QUICK FIX: Don't agree to have your computer or phone "remember" your credit cards in any online shopping sites you visit. If you can't stop surfing the stores, keep your credit card out of reach while you browse.



COLLECTING CLUTTER

Clutter costs you more than just time – it can also make you blow big bucks. When you don't know what's in your pantry or closet, you'll overspend on things you don't need.

AVG. MONTHLY COST: \$50

QUICK FIX: Spend your next Saturday clearing out your closet and pantry. It'll take a few hours, but afterward, you'll only need to spend a few minutes a week keeping it in order.



ONLY PAYING THE MINIMUM

Carrying a balance on your credit cards can cost you hundreds of dollars a year in interest alone.

AVG. MONTHLY COST: \$60

QUICK FIX: Get into the habit of paying more than the minimum so you make real headway on paying off debt.

IMPROVE YOUR FINANCIAL KNOWLEDGE

BROUGHT TO YOU BY



Between managing your accounts, balancing your checkbook and paying your bills, you might think you know a lot about personal finance. But there's an entire world out there of terms and jargon you've never heard of. Take the time this month to improve your financial knowledge by learning five new finance terms a week. You can find some great suggestions on Investopedia.com term of the day and TheMotleyFool.com

Practice this word until it's part of your vocabulary:

*BETA-is a measure of the volatility, or systematic risk, of a security or a portfolio in comparison to the market as a whole.

Now, go wow your friends with your financial genius!

6 WAYS
TO PROTECT
AGAINST
FRAUD



1. Keep hard copies of all credit and debit cards in a safe, secure place.
2. Use double-authentication on all online banking transactions.
3. Never click on any suspicious-looking links or download anything when you're unfamiliar with the source.
4. Don't share sensitive information online unless you can absolutely verify the identity of the other party.
5. Check your credit card and checking account statements carefully each month. Report any suspicious activity immediately.
6. Set a spending cap for your credit and debit cards as well as a specific geographic area for their use.

More good stuff to know!

**Going
Somewhere?**



Let us know.

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



Every savings goal is important, and Vacation Time is just around the Corner! We at Sheridan Community Federal Credit Union are here to help. Come see us at 141 S Gould St and visit with Megan or Lisa to open a Vacation Savings Club Account today!

DEBIT CARD PURCHASES-Will transact your account immediately, they usually require your PIN and are limited to \$500.00/day!!



CREDIT CARD PURCHASES-Will take 2-3 business days to transact your account, only require your signature and are limited to \$5000.00/day

Escape to your favorite vacation destination and take a deep breath of savings with a **VACATION LOAN** from Sheridan Community Federal Credit Union! Stop by and visit with Kim, Sarah or Garet to get started today!



Or maybe you would rather....
Escape to your favorite campsite!
Kim, Sarah or Garet would be happy to visit with you about an **RV LOAN** instead.



EITHER WAY WE HAVE YOU COVERED AT SHERIDAN COMMUNITY FEDERAL CREDIT UNION

Never stop doing little things for others. Sometimes those little things occupy the biggest part of their hearts.

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 | CERTIFICATE OF DEPOSIT | MOTORCYCLE LOANS |
| DEBIT CARDS | VACATION CLUB | PAPERLESS STATEMENTS | SHARE PLEDGE LOANS |
| COURTESY PAY | CHRISTMAS CLUB | CREDIT CARDS | PERSONAL LOANS |
| OVERDRAFT PROTECTION | ONLINE BANKING | MOBILE BANKING | BOAT LOANS |
| | BILL PAY | REMOTE DEPOSIT | RV LOANS |