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APRIL 2024

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 30, 2024.

For the 2024-2025 School Year.



Credit Union Closures 2024

****Monday, May 27th
Memorial 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

Diane Hobson, Chairwoman
Bill Heitler, Committee Member
Art Haines, Committee Member

Staff

Todd Hilling, President
Sarah Fauber, AVP Operations
Cindy Marshall, Bookkeeping Mgr
Shayne Belt, Loan Officer
Chandra Legerski, Loan Officer
Fran Petsoff, New Accounts Rep
Michelle Hope, Teller
Shaylee Daniels, Teller
Ashley Bocek, Teller
Brenna Miller, Teller
Carissa Todd, 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

BEWARE OF WIRE FRAUD!!!

Cybercriminals have plenty of tricks up their sleeves to try and get you to wiring funds to them. But if you're aware of their tactics, you can avoid falling victim to their schemes and protect your money.

Below are common wire fraud red flags to watch out for:

- Being required to wire money to complete a transaction. You are sent a check for more than you are owed. Con artists will sometimes send a fake check over the agreed upon amount in order to cover so-called processing fees, shipping costs or other expenses.
- You are asked to wire back the amount the scammer over paid on the check.
- You are told you need to provide them with a confirmation code or money transfer control number (MTCN) in order to withdraw your money. This is a lie; once the money has been wired, you can collect it immediately. The other person is contacting you from overseas.
- Any correspondence you receive includes spelling and grammatical errors.
- The seller or buyer is pushy to make the transaction fast. The other party will only communicate with you via email and not on the phone.



THERE HAS BEEN A RESURGENCE OF AGENTS FALLING VICTIM TO INSTANCES OF WIRE FRAUD.

In interviewing the affected agents, the responses have a number of common themes:

"I never thought it would happen to me."

"I knew the risks, but hadn't adequately communicated to or implemented processes for my front line people."

"I've communicated with the employees about these risks; the First American Title flyer is up in our lunchroom, but they sent the wire anyway."

Falling victim to a wire fraud scheme or related fraud can be financially devastating to agents and their business relationships.

Make sure you are insured properly against these risks and know that a fraud attempt absolutely can, and likely will at some point, be made against your business.

Communicate with your employees loudly and often about these risks and be sure to establish procedures and protocols to guard against failures.

Help protect your agency by keeping these helpful tips near the desk of everyone in your office:

 Wire and other disbursement instructions received by email should be confirmed by telephone at a known or independently-confirmed number, NOT the telephone number at the bottom of the email you are trying to confirm.

 Be especially skeptical of any change in wiring instructions. Who really changes their wire instructions that frequently?

 Confirm the account to which you are wiring is in the name of the party entitled to the funds.

 Consider providing YOUR wire instructions via hard copy only, with a notation: *With cyber crimes on the increase, it is important to be ever-vigilant. If you receive an email, or any other communication that appears to be generated from our office, containing new, revised or altered bank wire instructions, consider it suspect and call our office at a number you trust. Our bank wire instructions seldom change.*

 Be leery of a new deal coming to your office out of nowhere. Example: *"I have a sales contract and a deposit for property I am purchasing, and I was referred to your office. Will your office act as title and settlement agent for my transaction?"* This conversation is typically followed by a subsequent request to wire out funds originally deposited by check.

 Be suspicious of emails from free, public email account domains as they are often a source of risk.

 Watch out for phishing emails with embedded links, even when they appear to come from a trusted source such as First American Title.

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AWD: 05/2016



**First American
Title Company**

www.gofirstam.com

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

ReportFraud.ftc.gov

How to Pay it Safe with Zelle®

Zelle® is a fast, safe and easy way to send money to friends and family. It's similar to cash. So you want to make sure you use it to **pay only people you know and trust**, like your roommate, your dad or your babysitter.

Not people you don't know, like that stranger on the internet selling suspiciously inexpensive puppies from a place you've never heard of. Look for Zelle® in your banking app, and pay it safe out there.

Do you want to set up Remote Deposit for your checks? Please contact us, and we will help you get started!

HOW TO DO A REMOTE DEPOSITED CHECK:

Sheridan Community Federal Credit Union Requires 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! So, do not write VOID, shred, or throw away the check. The check must be approved by the Credit Union. We may ask you to scan it again.



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!

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](http://www.irs.gov/identity-theft) and the, [Fact Sheet 2015-2](#), Identity Theft Information for Taxpayers and Victims.



The quickest way to double your money is to fold it in half and put it back in your pocket!

**Going
Somewhere?**

Let us know.



We need to set a travel bypass on your account, to make sure your travel plans are not interrupted by your card being turned off!



SPRING Bucket List




<input type="checkbox"/> Fly a kite	<input type="checkbox"/> Visit the zoo
<input type="checkbox"/> Decorate Easter eggs	<input type="checkbox"/> Stargaze in the backyard
<input type="checkbox"/> Go on a bike ride	<input type="checkbox"/> Make a bird feeder
<input type="checkbox"/> Have a picnic	<input type="checkbox"/> Go fishing
<input type="checkbox"/> Catch butterflies	<input type="checkbox"/> Pick wildflowers
<input type="checkbox"/> Make a rain gauge	<input type="checkbox"/> Have a bonfire
<input type="checkbox"/> Plant some flowers	<input type="checkbox"/> Shop garage sales
<input type="checkbox"/> Feed ducks	<input type="checkbox"/> Play an outdoor game
<input type="checkbox"/> Make a mud pie	<input type="checkbox"/> Skip rocks
<input type="checkbox"/> Shop at a farmer's market	<input type="checkbox"/> Find a ladybug
<input type="checkbox"/> Find a rainbow	<input type="checkbox"/> Go on a hike
<input type="checkbox"/> Dance in the rain	<input type="checkbox"/> Have a tea party
<input type="checkbox"/> Create sidewalk art with chalk	<input type="checkbox"/> Splash in puddles
<input type="checkbox"/> Go berry picking	<input type="checkbox"/> Spot a rainbow
<input type="checkbox"/> Blow bubbles	<input type="checkbox"/> Walk barefoot in the grass
<input type="checkbox"/> Take outdoor family pictures	<input type="checkbox"/> Play frisbee
<input type="checkbox"/> Play miniature golf	<input type="checkbox"/> Find a four-leaf clover
<input type="checkbox"/> Watch the sunset	<input type="checkbox"/> Make a flower necklace
	<input type="checkbox"/> Play at the park







DEBIT CARD PURCHASES-Will transact your account immediately, they usually require your PIN and are limited to \$500.00 per transaction and \$5000.00 per 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!!

Anything over this amount needs a bypass. Please call us if you have any questions!



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!

“If the only prayer you ever say in your entire life is Thank You, it will be enough” — *Meister Eckhart

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