



141 South Gould Street
P.O. Box 708
Sheridan WY 82801

307-672-3445 877-318-1961
PAT 307-672-9518 307-672-9459 Fax

www.sheridancreditunion.com

Email: creditunion@gouldstreet.com

Scholarship Applications are available at

APRIL 2019



Sheridan Community FCU



\$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, 2019.

For the 2019-2020 School Year.



CLOSURES

**MEMORIAL DAY
MONDAY May 27, 2019**

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
Garet Morton, Operations Officer
Cindy Marshall, Bookkeeping Mgr
Kim Dart, Loan Officer
Sarah Fauber, Loan Officer
Megan Sharp, New Accounts Rep
Ron Banks, Teller
Stephanie Simon, Teller
Melissa Knapp Rieger, Teller
Angela Hernandez Esparza, Teller
Brianna Zaller, 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

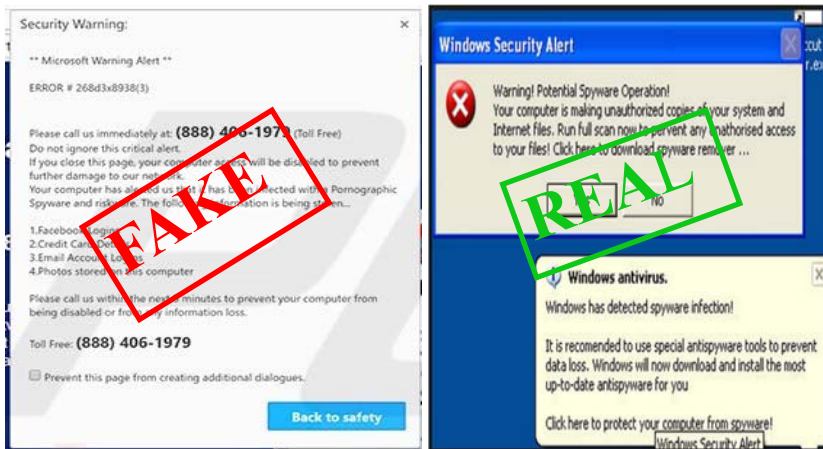
National Credit Union Administration, a U.S. Government Agency

↓ Keep tech support strangers out of your computer!!! ↓



IT'S IMPORTANT THAT YOU KNOW

- If you're looking for tech support, go to a company you know and trust, or get help from a knowledgeable friend or family member. If you search online for help, search on the company name plus "scam," "review," or "complaint."
- If you get a phone call you didn't expect from someone who says there's a problem with your computer, hang up.
- Never call a number in a pop-up that warns you of computer problems. **Real security warnings will never ask you to call a phone number.**
- If you think there's a problem with your computer, update its security software and run a scan.



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

Report the call. Report robocalls at ftc.gov/complaint. The more we hear from you, the more we can help fight scams.



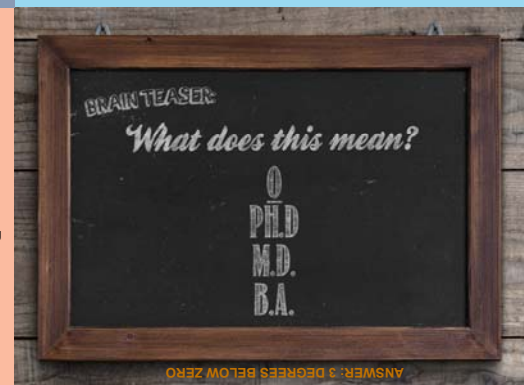
30 DAY CHALLENGE

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

Beat buyer's remorse by mastering the 30-day rule! Here's how it works:

The next time you're bitten by the shopping bug for something that falls outside your monthly budget, hold off on the purchase. Wait it out a full 30 days.

When the 30 days are up, revisit the purchase. Do you still want it, or was it just a passing whim? If you still want the item after 30 days, and you have the money to swing it, go ahead and buy it without the guilt. This is how you can know it's not an impulse buy. If you find you don't really want the product after all, you'll save yourself the money...and lots of regret.



Phishing:

Phishing is when someone uses fake emails or texts – even phone calls – to get you to share valuable personal information, like account numbers, Social Security numbers, or your login IDs and passwords. Scammers use this information to steal your money, your [identity](#), or both. They may also try to get access to your computer or network. If you click on a link in one of these emails or texts, they can install [ransomware](#) or [other programs](#) that lock you out of your data and let them steal your personal information. Scammers often use familiar company names or pretend to be someone you know. They pressure you to act now – or something bad will happen.

Want to avoid the latest rip-offs?

Sign up for free consumer alerts from the FTC at ftc.gov/subscribe.

* Fraud * Phishing * Scams * Fraud * Phishing * Scams * Fraud * Phishing * Scams * Fraud * Phishing * Scams *

Bothered by Bogus Banking Banter?

You receive an email from your bank informing you that it suspects an unauthorized transaction on your account. To protect your account, the email advises you to click on a link to verify your identity. Should you do so?

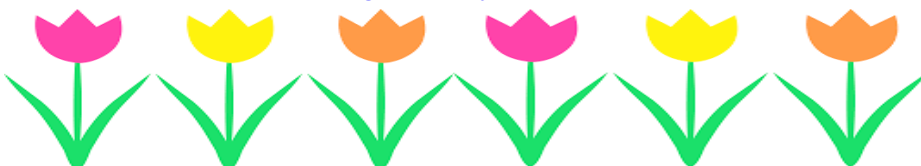
NO!!! At Sheridan Community Federal Credit Union if we suspect unauthorized transactions on your account Our Fraud Alert Company will try to reach you by phone to verify the transaction. If they are unable to reach you the Credit Union will then try to reach by phone as well, if an email is sent it will only ask you to call the Credit Union regarding your account!!

* Fraud * Phishing * Scams * Fraud * Phishing * Scams * Fraud * Phishing * Scams * Fraud * Phishing * Scams *

Donating to help police or other first responders!

Some good charities do great work to help first responders, our everyday heroes. Unfortunately, a few charities say they'll help law enforcement officers, firefighters or their families, but do very little.

It's horrid to think that there are disabled police officers that need help but did not benefit from those donations. And it can be hard on the phone to tell what's real and what's not. But by taking a moment to do a little research, you can avoid donating to a bogus charity. If you want to help your local first responders, check directly with your police station or fire department and ask if they know and will benefit from the charity that you're considering. You can also research charities online. Check out FTC.gov/Charity for some tips.



Phishing: Don't Take the Bait

Phishing is when you get emails, texts, or calls that seem to be from companies or people you know. But they're actually from scammers. They want you to click on a link or give personal information (like a password) so that they can steal your money or identity, and maybe get access to your computer.

The Bait



Scammers use familiar company names or pretend to be someone you know.



They ask you to click on a link or give passwords or bank account numbers. If you click on the link, they can install programs that lock you out of your computer and can steal your personal information.



They pressure you to act now – or something bad will happen.

Avoid the Hook



Check it out.

- » Look up the website or phone number for the company or person who's contacting you.
- » Call that company or person directly. Use a number you know to be correct, not the number in the email or text.
- » Tell them about the message you got.

Look for scam tip-offs.

- » You don't have an account with the company.
- » The message is missing your name or uses bad grammar and spelling.
- » The person asks for personal information, including passwords.
- » **But note: some phishing schemes are sophisticated and look very real, so check it out and protect yourself.**



Protect yourself.



- » Keep your computer security up to date and back up your data often.
- » Consider multi-factor authentication – a second step to verify who you are, like a text with a code – for accounts that support it.
- » Change any compromised passwords right away and don't use them for any other accounts.

Report Phishing

- » Forward phishing emails to spam@uce.gov and reportphishing@apwg.org.
- » Report it to the FTC at ftc.gov/complaint.



For more information, visit ftc.gov/phishing or aba.com/phishing



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 to open a Vacation Savings Club Account today!



WHAT ARE YOU PLANNING FOR THIS SUMMER?

A FABULOUS VACATION?



Or maybe you would rather....

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

1. WHAT'S THE PROJECT? A new deck? A bathroom remodel?
2. WHEN DO YOU WANT/NEED IT DONE? Before your family reunion? Before graduation?
3. HOW MUCH DO YOU WANT TO SPEND? A contractor can give you an estimate to help you budget, but it can be helpful to know how much you want to spend.
4. CALL A CONTRACTOR! Contractors' time fills up quickly so calling a contractor early in the season can help ensure your project gets done on time.

EITHER WAY WE HAVE YOU COVERED-JUST CALL SHERIDAN COMMUNITY FEDERAL CREDIT UNION (307)672-6445 TO TALK WITH KIM OR SARAH TODAY ABOUT OUR VACATION LOANS OR OUR HOME IMPROVEMENT LOANS!!!

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