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JANUARY 2019



PLEASE JOIN US FOR OUR ANNUAL MEETING DINNER
THURSDAY JANUARY 17, 2019
AT THE SHERIDAN HOLIDAY INN

THIS YEARS MENU
INCLUDES:

- *BARON OF BEEF
- *COD PUTTANESCA
(SPICY RED ITALIAN SAUCE)
- *CHICKEN MARSALA
- * YUKON GOLD POTATOES
- *WHITE AND WILD RICE
- *VEGATABLE MEDLEY
- *ASPARAGUS
- *DINNER ROLLS WITH BUTTER
- *MIXED GREEN SALAD
- *DESSERT
- *CASH BAR



JUST \$12.00 PER TICKET
AVAILABLE FOR PURCHASE
AT THE CREDIT UNION
(watch for flyers)

COCKTAILS START @ 6:00, DINNER @ 6:30

**Credit Union
Closures 2019**

***NEW YEARS**
Monday 01/01/2019

***MARTIN LUTHER KING JR
DAY**
Monday 01/21/2019

***PRESIDENTS DAY**
Monday 02/18/2019

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
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
Melissa Knapp Rieger, Teller
Lisa Milner, Teller
Angela Hernandez Esparza, 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

HOW WAS YOUR 2018

How do I know if I'm on the right path?

What can I do to get better?

- It's time to take stock of your year. How much do you have saved today? How much do you have invested? How much debt are you carrying? How much were each of these in January? If you add up your savings, your investments and the value of what you own (stick to the big stuff, like your house, car and jewelry) and subtract your debt, you'll have a good estimate of your net worth. Is it more than it was in January?
- What did you buy in 2018? Take a look at your big purchases. On our website, you can sort your checking account by outflow and filter it to see the whole year. What were your big purchases? Were they worth it? If your net worth is less than it was a year ago, but that's because you took a big vacation or went back to school, it might be worth it to you to take that financial step back. After all, you make money to pay for things, and a trip with the family or getting the education you always wanted are the kinds of things you remember.
- If you want to do better, dig deeper. Go through your monthly expenditures and see if you're happy with your budget. Tighten the belt where you can. Start small and pick a few spots where you can save money every month. Then, take half of the amount you're planning to not spend and set up an automatic payment into savings every month. Do the same for an automatic payment onto your debt. If you can find \$170 to cut out of your budget every month, that's over \$1,000 you can put into a money market or savings certificate that's earning even more money. It's also over \$1,000 off your debt, plus savings from interest payments.

*****!!*****

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

5 WAYS TO IMPROVE YOUR CREDIT SCORE

1. Pay your bills on time. If you find this to be a challenge, consider signing up for automatic payments.
2. Pay more than just the minimum payment on your credit cards. Work on paying down your debt before you acquire any new debt.
3. Pay your credit card bills before they're due. This way, more of your money will go toward paying for the month's purchases instead of interest.
4. Find out if you have any outstanding medical bills. These can significantly drag down your credit score.
5. If your debt has become unmanageable, consider debt consolidation. Contact us at Sheridan Community FCU (307)672-3445.

- 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.



As we close out 2018 and begin 2019, we would like to express our sincere gratitude and appreciation to all of our members who make Sheridan Community Federal Credit Union continue to grow and prosper.

We recognize that the members we serve are the cornerstone of our success.

We sincerely appreciate each and every one of you!

Our mission is to help you obtain Financial Success! You can turn to Sheridan Community Federal Credit Union for help to meet your financial goals in the coming year.

We wish you and your family a very Happy New Year!



LOAN
PAYMENT
DEFERRALS
CONTINUE
THROUGH
JANUARY**
SKIP YOUR
JANUARY
PAYMENT!
CATCH UP
ON YOUR
HOLIDAY
SPENDING!
VISIT US AT
SHERIDAN
COMMUNITY
FCU TO FIND
OUT IF YOU
QUALIFY!

Christmas Club Accounts

Put a little away for a Happy Holiday!

Your mother probably had a Christmas Club

account. You might remember her faithfully depositing \$5 or \$10 a week all year long to save up money for the holidays. These kinds of accounts, small as they may be, are important because they encourage saving: This small step could lead to better saving habits for you and your family. Contact Sheridan Community Federal Credit Union to find out how to start saving for Christmas this year! Call 307-672-3445 or Stop by today.



Most of our members have taken advantage of our great rates on auto loans but.....Did you Know We can also offer you;



Checking Accounts	Savings Accounts	MC Debit Cards
MC Credit Cards	Online Banking	Bill Pay
Paperless Statements	Courtesy Pay	Auto Loans
Certificate of Deposits	Vacation Savings Account	Christmas Savings Account
Share Pledge Loans	Mobile Banking	Remote Deposit
Boat Loans	Mortgage Loans	RV Loans
Mobile Home Loans	Motorcycle Loans	Safe Deposit Boxes

TAX TIME IS COMING SOON



SHERIDAN COMMUNITY FEDERAL CREDIT UNION WOULD LIKE TO REMIND YOU, YOUR TAX INFORMATION IS INCLUDED WITH YOUR DECEMBER 2018 STATEMENT. IF YOU HAVE A 1099 OR 1098 COMING IT WILL BE INCLUDED IN THE SAME ENVELOPE. 1099's ARE GENERATED IF YOU HAVE MORE THAN \$10.00 IN EARNED DIVIDENDS.

CREDIT UNION MEMBERS ARE FEELING THE LOVE.

BEING A CREDIT UNION MEMBER GIVES YOU ACCESS TO MANY EXCLUSIVE DISCOUNTS AND BENEFITS. IT'S JUST ANOTHER WAY WE HELP SHOW OUR MEMBERS SOME LOVE.

SUBSCRIBE TO RECEIVE EMAIL ALERTS WITH EXCLUSIVE OFFERS @ www.lovemycreditunion.org

