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OCTOBER 1, 2018

**SHERIDAN COMMUNITY FEDERAL CREDIT UNION
HOLIDAY CLOSURES**

2018

COLUMBUS DAY
MONDAY, OCTOBER 8
VETERANS DAY
MONDAY, NOVEMBER 12
THANKSGIVING DAY
THURSDAY, NOVEMBER 22
CHRISTMAS HOLIDAY
TUESDAY, DECEMBER 25

2019

NEW YEAR'S DAY
TUESDAY, JANUARY 1
MARTIN LUTHER KING
MONDAY, JANUARY 21
PRESIDENT'S DAY
MONDAY, FEBRUARY 18



THE ANNUAL MEETING IS COMING JANUARY 17, 2019!

IT IS ON THURSDAY THIS YEAR AT THE HOLIDAY INN

WATCH OUR LOBBY FOR MORE INFORMATION!

THE CREDIT UNION WILL BE OPEN 8:00 TO 1:00 ON CHRISTMAS EVE!!



REMEMBER!

To set your Clocks back 1 Hour

On October 28, 2018 at 2 am

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 Martinez, 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



SOME THINGS TO KEEP IN MIND

**No matter how much money I throw at my debt, it never seems to go down.
What can I do?**

Start with a map. Figure out how much you owe, to whom you owe it, and at what interest rate you're paying it back, plus any other fees, penalties or costs that go with any of your debts. If you need help figuring all of this out, let us know. We can help you find what you need. Meanwhile, review your credit report so you know what the credit agencies think you owe. Don't forget to challenge anything on your report that appears fraudulent or inaccurate.

WE ARE NOT BROKE

WE ARE PRE-RICH

Lower your interest rate, even if it raises your payments. You can lower your interest

payments by moving chunks of your debt from high-interest plans to lower-interest plans. One way to do this is to move credit card debt from one card to another, so your largest balances are at the lowest rates. Another way to do this is using collateral to help secure a new loan.

Ask for help. Even if you don't want a secured loan or a new credit card, we've got plenty of resources to help you get on top of your debt, from suggestions and literature to a variety of savings programs that can help you tackle that debt. You can also call each of your creditors to see if you can get your interest rates lowered. Sometimes a phone call is all it takes. If you've got a loan in hand or room on another card to move your balance, then you have the leverage to convince your creditors that they should lower their rates or risk you paying off your debt and making interest payments to someone else.

Check your credit reports from Equifax, Experian, and TransUnion for free.

Visit annualcreditreport.com or creditkarma.com.

Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.

Why do WE call the people who invest OUR money "BROKERS"?

If YOU have any Questions, CALL 672-3445. WE are here to help YOU!!

A BARGAIN IS SOMETHING YOU CAN'T USE AT A PRICE YOU CAN'T RESIST.

FRANKLIN JONES



**December is the month!
We Celebrate You, Our Members.
We will have Hot Cider and Cookies
All Month long to show Our Appreciation!**





CHRISTMAS LOANS ARE NOW AVAILABLE!!

BORROW \$1,000.00 TO \$1,500.00 AT 9.9%

TO HELP GET YOU THROUGH THIS HOLIDAY SEASON. STOP BY AND SEE KIM, SARAH OR GARET TO FIND OUT MORE!!



YOUR CHRISTMAS CLUB ACCOUNTS WILL TRANSFER TO YOUR SAVINGS ON NOVEMBER 1ST!



HOLIDAY

LOANS

HOLIDAY

EXTENSIONS



SHERIDAN COMMUNITY FEDERAL CREDIT UNION WOULD LIKE TO HELP YOU OUT ONCE AGAIN THIS HOLIDAY SEASON BY OFFERING HOLIDAY EXTENSIONS ON YOUR EXISTING LOANS WITH US. STOP BY AND SPEAK WITH KIM, SARAH OR GARET TO FIND OUT MORE!

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

FOODS THAT IMPROVE YOUR FOCUS



1. Oatmeal obsession

In a test conducted by Tufts University, children who had eaten sweetened oatmeal for breakfast performed 20% better at academic tasks, in comparison with children whose breakfast had been sweetened cereals! The next time your brain needs a lift, go for the oatmeal and watch those neurons wow you!



2. Eat more chocolate

According to research done at Cornell University, chocolate can enhance your brain power and improve your overall brain health. The flavonoids found in chocolate increase blood flow and oxygen to the brain, allowing you to think more clearly and to focus on your current task. Next time your brain's feeling a little sluggish, take a Chocolate bar break!



3. Banana break

How's about a banana? This humble fruit is full of vitamin B6, which aids in the production of serotonin and dopamine, both of which support concentration. Now, back to work!



4. Awesome avocado

Lost your focus? Wandering mind? Spread some avocado on crackers, or have some tortilla chips dipped in guacamole. Avocado is more than just a versatile, delicious fruit. The healthful fats in avocados enhance communication between brain cells, allowing you to focus and function better. Just what you need for that Afternoon Slump!



5. Incredible apples

Though the claim that apples have more caffeine than coffee is nothing but a widespread myth, the sugar boost you get from an apple will keep you going when you're on empty. Because you're eating it as part of a fruit and not as processed sugar, the sugar will digest slowly without the inevitable crash of unnatural sugar. Crunch away!



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.

