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OCTOBER 1, 2023



2023

2024

COLUMBUS DAY  
MONDAY, OCTOBER 9th  
VETERANS DAY  
SATURDAY, NOVEMBER 11th  
THANKSGIVING DAY  
THURSDAY, NOVEMBER 23rd  
CHRISTMAS  
MONDAY, DECEMBER 25th

NEW YEAR'S DAY  
MONDAY, JANUARY 1  
MARTIN LUTHER KING  
MONDAY, JANUARY 15  
PRESIDENT'S DAY  
MONDAY, FEBRUARY 19



**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

Bill Heitler

**Staff**

Todd Hilling, President  
Sarah Fauber, Operations Officer  
Cindy Marshall, Bookkeeping Mgr  
Shayne Belt, Loan Officer  
Charise Westphal, Loan Officer  
Fran Petsoff, New Accounts Rep  
Tasha Rozman, Title/Ins Clerk  
Ron Banks, Head Teller  
Anna Hollen, Teller  
Michelle Hope Teller  
Shaylee Daniels, Teller



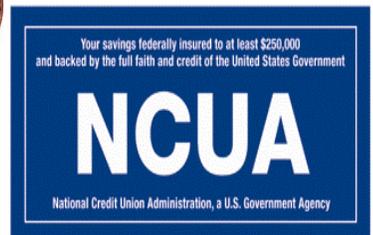
Sheridan Community Federal Credit Union would like to take this opportunity to Thank all our members and potential members who stopped by the Credit Union booth at the 3rd Thursday Street Festival this season!!



**THE ANNUAL MEETING IS COMING!**

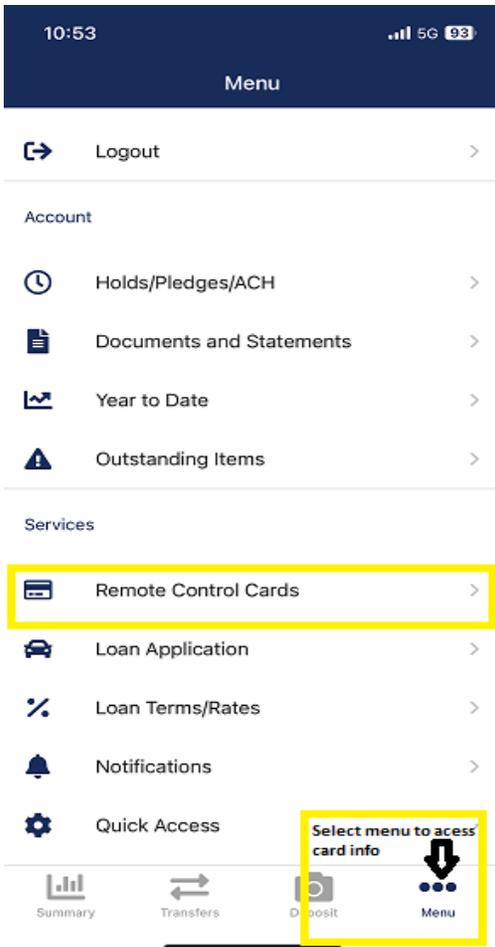
**\*FRIDAY JANUARY 19, 2024 AT THE RAMADA PLAZA\***

**MORE INFORMATION TO COME IN OUR JANUARY NEWSLETTER!**





Sheridan Community FCU will be implementing an added security step with our debit/credit card fraud monitoring company. Our card processor, COOP/Falcon, will now be adding text messaging along with a phone call, into their effort to contact you for suspected fraud transactions trying to go through your account.



**DID YOU KNOW:**

- \* You have the ability to turn your cards on and off on our app?
- \* Just go to the menu on the bottom of the app, then to remote control cards, and then click on the card you want to turn on or off.
- \* You can do this when you are NOT using your card, helping prevent fraud on your account.
- \* When you are ready to use the card, you simply turn it back on the same way.

Before the days of paper money, Americans traded animal skins, including deer and elk bucks, for goods and currency. This is how the word "buck" became used to describe money.



# 8 DEBIT CARD SECURITY TIPS

- 1  **SIGN** your debit card
- 2  Keep your **PIN** to yourself
- 3  Keep your debit card **SAFE & SECURE**
- 4  Use **BANK-OWNED** ATMs only
- 5  **LIMIT** online shopping to trusted merchants
- 6  **WATCH OUT** for phishing scams.
- 7  **MONITOR** your checking account statements.
- 8  Use a **DIGITAL WALLET**



## FIND AN ATM

Sheridan Community Federal CU is part of the CO-OP ATM Network, which provides nationwide ATM access so you can withdraw and deposit money anytime.

Find a nearby CO-OP ATM and get surcharge-free services. You can also find ATMs by downloading Sheridan Community Federal CU's app; calling 888-SITE-CO-OP (888-748-3266); or by texting a street address, zip code or "City State" to 692667 (my coop).



## ZELLE AUTHORIZATION

- ◆ **ZELLE is an option with in SCFCU's online banking that allows you to transfer money to and from your account to another account, even if they bank somewhere different.**
- ◆ **SCFCU will now require you to sign an Authorization form for using Zelle, in order to help protect you and the Credit Union.**
- ◆ **Below is some basic information Zelle offers on their site**
- ◆ **<https://www.zellepay.com/safety-education/pay-it-safe>**



### Only Send Money to Those You Trust

With Zelle®, you can send money from your account to someone else's within minutes<sup>1</sup>. It's a great way to pay friends, family, your coworkers and almost anyone else you trust, but it shouldn't be used to pay strangers.



### Beware of Payment Scams

Zelle® doesn't offer a protection program for authorized payments, so only use Zelle® to pay people you know and trust.



### Treat Zelle® Like Cash

Money moves fast - directly into the enrolled recipient's bank account. Always double check you have the recipient's correct U.S. mobile number or email address, so the money goes to the right person.



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



**I'm one step from being rich, I just need Money!!!**



Feeling a little strapped for cash this Christmas, we offer a credit card at 11.9% interest .  
Come in to visit with Shayne or Charise about a New Credit Card Today!



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

# Christmas Club Accounts

PUT A LITTLE AWAY EACH PAYDAY FOR A HAPPY HOLIDAY!!



CHRISTMAS LOANS ARE NOW AVAILABLE!!  
BORROW \$1,000.00 TO \$1,500.00 AT 9.90% APR wac for 1 year TO HELP GET YOU THROUGH THIS HOLIDAY SEASON. STOP BY AND SEE SHAYNE OR CHARISE TO FIND OUT MORE!!

HOLIDAY

HOLIDAY

LOANS

EXTENSIONS

*"Christmas will always be, as long as we stand heart to heart and hand in hand!"*

*\*Dr. Suess*



*Christmas happiness is homemade*



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 SHAYNE OR CHARISE TO FIND OUT MORE!



December is almost here! We have Hot Cider and Cookies during the Month of December to show our appreciation for all of YOU! Please come in and enjoy the December treats!

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 Instant Debit Cards   |
| MC Instant Credit Cards    | Courtesy Pay       | Online Banking           |
| Transfer Money with Zelle® | Bill Pay           | Paperless Statements     |
| Mobile Banking             | Remote Deposit     | Vacation Savings Account |
| Christmas Savings Account  | Safe Deposit Boxes | Certificate of Deposits  |
| Share Pledge Loans         | Auto Loans         | RV and Boat Loans        |
| Mobile Home Loans          | Motorcycle Loans   | Vacation/Christmas Loans |