

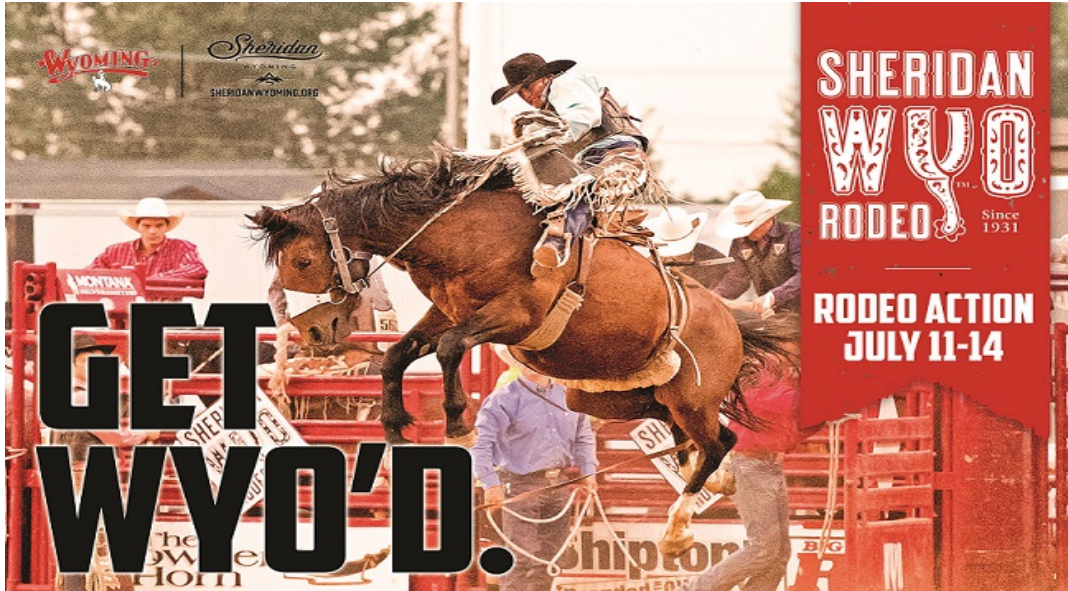


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 Sheridan WY 82801  
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Www.sheridancreditunion.com

Email: creditunion@gouldstreet.com

July 1, 2018



**CLOSURES**

**\*INDEPENDENCE DAY**  
 Wednesday July 4, 2018

**\*LABOR DAY**  
 Monday Sept 3, 2018

**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

**SHERIDAN WYO RODEO**

Since 1931

BOOT KICK OFF — JULY 9TH

PRCA RODEO PERFORMANCES — JULY 9TH to JULY 14TH

NATIVE AMERICAN POW WOW & DANCE — JULY 13TH

INDIAN RELAY RACES — JULY 11TH to JULY 14TH

SNEAKERS AND SPURS RODEO 5K RUN / 1.5 MILE — JULY 12TH

CARNIVAL — JULY 10TH to JULY 14TH

SHERIDAN WYO RODEO PARADE — JULY 13TH

STREET DANCE — JULY 14TH & 15TH

**Friday July 13<sup>th</sup>**

The credit union will be open from 8:00am to 10:00am, and  
 from 1:00pm to 3:00pm to assist members.

See you at the Rodeo!

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

# 7 Ways To Spot A Loan Scam

You're credit's trending the wrong way and you're desperate for a loan. Unfortunately, though, it seems that no reputable institution is willing to work with you – and the few that are offer very unforgiving terms. Or, more likely, it's a scam. Loan scams target people who are in dire straits and likely will do anything to get their hands on some cash. Once a loan



scammer has snagged a victim, they will have the borrower fill out an "application" with sensitive and personal information. The scammer will use the victim's information to hack their accounts.

Arm yourself with knowledge and awareness. Here's 7 ways to spot a loan scam:

## 1.) There's no credit check

Reputable lenders will verify that the borrower can, and will, repay the loan before they agree to the transaction. If a lender doesn't bother to check your credit, you're about to get scammed.

## 2.) You're asked to pay an upfront fee

When a lender asks you to pay for a loan collateral, insurance or other fees using a prepaid debit card, it's a scam. Back out of the deal before it's too late.

## 3.) The lender isn't registered in your state

As per the Federal Trade Commission (FTC), every lender and loan broker must be officially registered in the states where they do business. A legitimate lender will have a list of those states posted on their site. If you can't find this information and the lender refuses to provide further details, they are likely not legitimate.

## 4.) The lender is not affiliated with any financial institution

Authentic lenders must operate under a bank or credit union charter. This information should be posted on the lender's website. If it's missing, you might be dealing with a scammer.

## 5.) You're urged to act immediately

If a lender pushes you to submit your information and make an upfront payment RIGHT NOW, it's probably a scam.

## 6.) The site isn't secure

Verify the site's security by checking for an "s" after the "http." If it's there, the site is secure; if it's not, back out now! You should also check the site's security as soon as you hit the homepage. Lots of hackers use keystroke loggers to record as you type. So, even if you don't hit submit, they may already have the information they need to scam you.

## 7.) The lender has no physical address

Do a quick online search using the lender's official name. If it's legitimate, a search should bring up a physical address for the company. If the lender's name doesn't turn up anything beyond the online world, opt out immediately.

Short on cash? Let us help! Call (307)672-3445, click [SHERIDAN COMMUNITY FCU](#), or stop by today to learn about our personal loans and more.

## 5 WAYS RETAILERS MANIPULATE YOUR SPENDING

Don't get taken for a ride! Learn how retailers are manipulating your spending.

1. **BOGO.** You don't even need one of these items – why buy two?
2. **Anchoring.** A high-priced item always looks cheaper next to an even higher-priced one.
3. **Urgency.** You don't really need to buy it now to risk losing a great deal. It'll still be here tomorrow.
4. **Decoy pricing.** Upgrading to the next size when it's just a dollar more than the medium sounds like a great idea – except that you didn't want or need the medium.

**Day-one markdowns.** How can it be a markdown if it's only been retailing for one day?

**Your Turn:** Have you ever bought a marked-down item only to discover that it wasn't such a great deal after all?

# INFORMATION YOU MIGHT WANT TO KNOW!!!!

## REMOTE DEPOSITED CHECKS

**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**

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**If these requirements are not met your check WILL be rejected for Mobile deposit.**

## **Is Remote Deposit safe and Secure?**



Yes, the data is encrypted using state-of-the-art image processing and optical character recognition. The phone cache is cleared after every session so the check images are not stored on your device.

## **I’ve submitted my check for Remote Deposit what do I do with the original?**

You must securely store each original check for a period of 30 days after transmission. After this period expires, you should shred the original check.

## **How long does it take for a check to clear through Remote Deposit?**

Deposits are subject to a hold period which could vary from **1 to 15 days**. The time it takes for the mobile check deposit to clear will vary, depending on when the deposit is made and other factors.

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Sheridan Community Federal Credit Union Presents: Falcon Alerts!!  
Your Personal Fraud Monitoring system.

The automated assistant for Falcon will call you if they suspect fraud on your Debit or Credit Card. The automated assistant will ask you questions regarding transactions you may have made to determine if they are Legitimate or Fraudulent. You just press a key corresponding to the response you would like to give. Falcon now gives you the opportunity to receive calls from Live Agents instead of using the automated service. When the automated service calls just Opt Out and from then on you will have a Live Agent phone you regarding any suspicious charges to your Debit or Credit card.

Just count this among the many services Sheridan Community FCU provides at no extra charge to you!!!!

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<b>Most of our members have taken advantage of our great auto loans from time-to-time.</b>			
<b>We can also offer you:</b>	SAVINGS ACCOUNTS	CERTIFICATE OF DEPOSIT	MOTORCYCLE LOANS
CHECKING ACCOUNTS	VACATION SAVINGS	PAPERLESS STATEMENTS	SHARE PLEDGE LOANS
DEBIT CARDS	CHRISTMAS SAVINGS	CREDIT CARDS	PERSONAL LOANS
COURTESY PAY	ONLINE BANKING	MOBILE BANKING	BOAT LOANS
OVERDRAFT PROTECTION	BILL PAY	REMOTE DEPOSIT	RV LOANS

# What Kind Of Boat Should You Buy?



The first question to ask yourself is: *What kind of boating would I like to do?* If you haven't done so already, consider where and how you will use the boat that you buy.

Boats are specialized, so what you buy should be largely determined by how you will enjoy the water. Take the time to do your research. Just as you wouldn't buy an off-road vehicle to commute on a highway, it's important to find the right boat to fit your activities, tastes, and the needs of your crew.

Ask yourself these questions and answer them honestly before signing that purchase contract.

- Do you want something you can put on a trailer and haul from waterway to waterway?
- Is entertaining guests with cocktails at sundown the primary motivation for your purchase?
- Will you do a lot of overnighting?
- Do your kids have plans to water-ski and wakeboard?

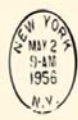
Each of these is a valid reason to buy a boat, and each will lead you to a different boat. Click on the links below to learn more!

[Boat Buyers Guide!](#)

[What type of boat is right for you?](#)

## Planning to Travel?

We want your next trip to be as hassle free as possible. To help prevent interrupted service with your Sheridan Community FCU MasterCard® Debit Card/Credit Card, please notify us prior to your departure. Notifying us will help to ensure your Debit Card purchases are not blocked by our fraud protection service. Without notification of your travel plans we may block usage of your Debit Card when transactions outside your normal spending habits are identified.



## To notify us of your travel plans:

Please call us at (307) 672-3445 and Provide the following information:

- Your Name
- Debit Card Number
- Departure and Return dates
- Destination and/or Places of travel (city, state, country)
- Phone Number (in case we need to contact you)
- Email address

Sheridan Community Federal Credit Union can help you finance your vacation, car, boat, motorcycle, or RV! Visit [sheridancreditunion.com/resources/tools-info/rates](http://sheridancreditunion.com/resources/tools-info/rates) to learn more.