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www.sheridancreditunion.com
Email: creditunion@gouldstreet.com

July, 1, 2023

Credit Union Closures 2023

**Tuesday, July 4th

Independence Day

**Monday, Sept 4th

Labor Day

Lobby Hours

Monday-Friday

9:00am - 4:30pm

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

Arthur Haines, Chairman
Diane Hobson
Bill Heitler

Staff

Todd Hilling, President
Sarah Fauber, AVP Operations
Cindy Marshall, Bookkeeping Mgr
Charise Westphal, Loan Officer
Jennifer Peterson, Loan Officer
Fran Petsoff, New Accounts Rep
Tasha Rozman, Title/Ins Clerk
Ron Banks, Head Teller
Shayne Belt, Teller
Jolene Laumbach, Teller



SHERIDAN WYO RODEO WEEK | 2023 SCHEDULE
FOUR NIGHTS OF PRCA RODEO ACTION & WORLD CHAMPIONSHIP INDIAN RELAY RACES!

NEW!
MEET THE STOCK STARS
BEHIND THE CHUTES TOUR.

LEARN ABOUT OUR ANIMAL ATHLETES!
RODEO WEEK TOUR - VIP ACCESS - LUNCH
\$75 / TICKET
FOR TICKETS VISIT SHERIDANWYORODEO.COM

WEDNESDAY | JULY 5
5:30 PM WYO Rodeo Royalty Horsemanship Competition
SHERIDAN COLLEGE AGRIPARK

THURSDAY | JULY 6
5:30 PM WYO Rodeo Royalty Stage Competition,
Queen's Social, Silent Auction & Crowning
WYO THEATER

SATURDAY | JULY 8
12:00 PM Untapped Homebrewfest
BRUNDAGE ST. - WYO THEATER

TUESDAY | JULY 11
7:00 AM PRCA Steer Roping Slack FAIRGROUNDS
5:00 PM WYO Rodeo Boot Kick-Off WHITNEY COMMONS
6:00 PM WPRA Barrel Racing Slack FAIRGROUNDS

WEDNESDAY | JULY 12
9:00 AM PRCA & WPRA Rodeo Slack - Team Roping,
Tie Down Roping, Steer Wrestling & Women's
Breakaway Roping FAIRGROUNDS
5PM-12AM Carnival, Buddy Night FAIRGROUNDS
6:30 PM Pre-Rodeo Entertainment FAIRGROUNDS
7:00 PM WYO Rodeo! Family Night FAIRGROUNDS

THURSDAY | JULY 13
9:00 AM PRCA & WPRA Rodeo Slack FAIRGROUNDS
5PM-12AM Carnival FAIRGROUNDS
6:30 PM Pre-Rodeo Entertainment FAIRGROUNDS
7:00 PM WYO Rodeo! Pink Night, WEAR PINK!
FAIRGROUNDS

RODEO WEEK SCHEDULE SUBJECT TO CHANGE

FRIDAY | JULY 14
6:00 AM Dr. Bisbee Memorial Boy Scouts Troop 117
Pancake Breakfast GRINNELL PLAZA
8:00 AM Sneakers & Spurs Rodeo Run MAIN STREET
9:00 AM Beds Along the Big Horns Race MAIN STREET
9:00 AM PRCA & WPRA Rodeo Slack FAIRGROUNDS
10:00 AM Main Street Parade MAIN STREET
12:00 PM Pow Wow & Dance TBD
1:00 PM Kiwanis Duck Race KENDRICK PARK
5PM-12AM Carnival FAIRGROUNDS
6:30 PM Pre-rodeo Entertainment FAIRGROUNDS
7:00 PM WYO Rodeo! Patriot Night, WEAR RED!
FAIRGROUNDS

SATURDAY | JULY 15
9:00 AM PRCA & WPRA Rodeo Slack FAIRGROUNDS
5PM-12AM Carnival FAIRGROUNDS
6:30 PM Introduction of 2024 WYO Rodeo Royalty
FAIRGROUNDS
7:00 PM WYO Rodeo! FAIRGROUNDS

SUNDAY | JULY 16
1:00 PM Tailgate Party & Polo games:
Eatons' Cup and Cowboy Polo
BIG HORN EQUESTRIAN CENTER
3:00 PM WYO Rodeo Cup
BIG HORN EQUESTRIAN CENTER

SHERIDANWYORODEO.COM
TICKETING QUESTIONS: 307.675.2009

FRIDAY JULY 14TH

THE CREDIT UNION WILL BE OPEN FROM 8 AM TO 10 AM AND FROM 1 PM TO 3 PM TO ASSIST MEMBERS!

SEE YOU AT THE RODEO!!!



Deposits are insured by the National Credit Union Share Insurance Fund, which is managed by The National Credit Union Administration, commonly referred to as NCUA. Backed by the full faith and credit of the United States, the Share Insurance Fund insures the accounts of millions of account holders in all federal credit unions and the vast majority of state-chartered credit unions. The standard share insurance amount is \$250,000 per share owner, per insured credit union, for each account ownership category.



How to spot a scam

- A call, e-mail, letter, or home visit from an unfamiliar number or person
- Asking for personal or any bank account information
- Demanding an immediate payment with a threat attached
- Only accepting a prepaid debit card as a form of payment
- Pressuring you for a quick decision and payment
- Informing you of a rebate you should not be receiving

Scam safety reminders:

- Your electric cooperative, bank, or other utilities and organizations will never call you and ask for confidential, personal, or financial information over the phone.
- Always ensure that the number or e-mail contacting you is the same as the contact information on your bill.
- If you believe you're being scammed, collect as much information about the situation as possible and report it to your co-op immediately.

3 common scams

- **Scam #1: The prepaid debit card scam** — Scammers insist that consumers need to pay their bill immediately or their electricity will be disconnected. They tell them to purchase a prepaid debit card and call them back, to a specific number, with the verification code.
- **Scam #2: False rebate** — Scammers inform consumers that they have a \$25 rebate on their monthly Ohio Cooperative Living subscription. The scammers say they need consumers' bank account information to transfer the rebate.
- **Scam #3: Google scam** — A Google Calendar invitation pops up in your inbox. It claims that it is a "Good Calendar" and has the subject line "Your electric bill is available."

#ConsumerAwareness #ScamSafety

How to Avoid an Online Scam

1. Stick to the "if it's too good to be true, it probably is" mantra. 
2. Visit reputable sites and avoid clicking on ads and other weird looking links. 
3. Verify contact information. 
4. Check first. 
5. Guard your personal information with your life. 
6. Use anti-virus software. 
7. Use a VPNs and avoid public WiFi. 
8. When in doubt, don't click. 

Did you give a scammer your Social Security number?

Go to IdentityTheft.gov to see what steps to take, including how to monitor your credit.

Did you give a scammer your username and password?

Create a new, strong password. If you use the same password anywhere else, change it there, too.



Did you pay with a credit card or debit card?

Contact the company or bank that issued the credit card or debit card. Tell them it was a fraudulent charge. Ask them to reverse the transaction and give you your money back.

Did a scammer make an unauthorized transfer from your bank account?

Contact your bank and tell them it was an unauthorized debit or withdrawal. Ask them to reverse the transaction and give you your money back.

Did you pay with a gift card?

Contact the company that issued the gift card. Tell them it was used in a scam and ask them to refund your money. Keep the gift card itself, and the gift card receipt.

Did you send a wire transfer through a company like Western Union or MoneyGram?

Contact the wire transfer company. Tell them it was a fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

MoneyGram at 1-800-926-9400 Western Union at 1-800-448-1492 (Walmart2Walmart and Walmart2World transfers) at 1-855-355-2144

Did you send a wire transfer through your bank?

Contact your bank and report the fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

Did you send money through a money transfer app?

Report the fraudulent transaction to the company behind the money transfer app and ask them to reverse the payment. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.

Did you pay with cryptocurrency?

Cryptocurrency payments typically are not reversible. Once you pay with cryptocurrency, you can only get your money back if the person you paid sends it back. But contact the company you used to send the money and tell them it was a fraudulent transaction. Ask them to reverse the transaction, if possible.

Did you send cash?

If you sent cash by U.S. mail, contact the U.S. Postal Inspection Service at 877-876-2455 and ask them to intercept the package. To learn more about this process, visit USPS Package Intercept: The Basics.

If you used another delivery service, contact them as soon as possible.

If you or someone you know has been affected by one of these scams, visit [FightCybercrime.org](https://www.fightcybercrime.org) for reporting and recover help.



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 place a travel indicator on your card.

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

*Your Name

**Debit Card Number

*Departure and Return dates

**Destination of travel (city, state, country)

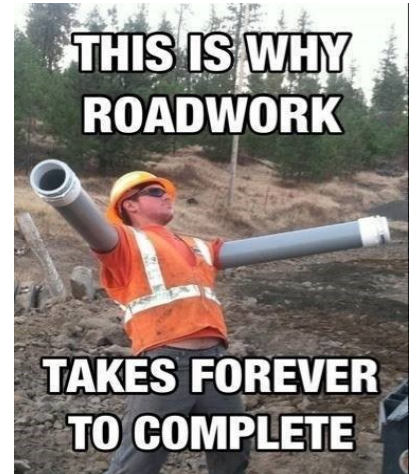
*Phone Number

**Email address

2023 Sheridan's Downtown Main Street Resurfacing and Utility Upgrade Project Closure Sequence



- o Schedule is dependent on weather, materials and unforeseen circumstances—**Subject to Change.**
- o Closed portions will open when pavement is sufficiently cured and pavement markings are in place.
- o Brooks and Gould Streets will be utilized as primary North/South detour routes.
- o East/West side streets will be utilized as detour routes based on location of closure.
- o Way-finding signage will be put in place at both ends of the work zone for ALL businesses located within that closure area.
- o An 8' construction fence with semi-opaque netting will be placed along the parameter of the work zone.
- o All equipment and associated vehicles will be parked within the work zone or off site to allow for patron parking.
- o **Sidewalks will remain open to pedestrian traffic at all times.**
- o Hours of operation will be from 7 AM to 7 PM Monday through Saturday.



NOTICE:

Our office will be open during the construction. Please stop in for all your banking needs!



Most of our members have taken advantage of our great auto loans but....Did you know We can also offer you:

CHECKING ACCOUNTS

MC INSTANT DEBIT CARDS

MC INSTANT CREDIT CARDS

COURTESY PAY

OVERDRAFT PROTECTION

SAVINGS ACCOUNTS

VACATION/CHRISTMAS CLUB

CERTIFICATES OF DEPOSIT

SAFE DEPOSIT BOXES

ONLINE BANKING

PAPERLESS STATEMENTS

BILL PAY

REMOTE DEPOSIT

TRANSFER MONEY WITH ZELLE®

VACATION/CHRISTMAS LOANS

AUTOMOBILE LOANS

MOTORCYCLE LOANS

SHARE PLEDGE LOANS

PERSONAL LOANS

BOAT/RV LOANS

Sheridan Community Federal Credit Union can help you finance your vacation, car, boat, motorcycle, or RV!

Visit sheridancreditunion.com/resources/tools-info/rates to learn more.

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

CERTIFICATE OF DEPOSIT RATES

TERM	EFFECTIVE RATE	APY
6 months	2.24 %	2.24 %
12 months	3.25 %	3.25 %
24 months	3.20 %	3.25 %
36 months	3.45 %	3.50 %
60 months	3.93 %	4.00 %

CD SPECIALS!!!

TERM	EFFECTIVE RATE	APY
21 MONTH	4.75 %	4.75 %
9 MONTH	4.50 %	4.50 %

PLEASE COME IN OR CALL FOR INFORMATION REGARDING OUR CD'S AND CD SPECIALS!



* Rates are subject to change without notice. Rates effective May 31,2023
W.A.C. Not everyone will qualify for the lowest available rate 2023

CERTIFICATE OF DEPOSIT

CERTIFICATE OF DEPOSIT is short term money market instruments that allows a user to utilize their savings effectively.

FEATURES OF CERT. OF DEPOSIT

- ▶ **INTEREST PAYMENT** : Interest on certificate of deposit can be either fixed or variable.
- ▶ **INVESTOR CATEGORY** : Investors include individuals, corporations, companies and funds.
- ▶ **BUY BACK** : Cannot be re purchased by the bank before maturity of CD.
- ▶ **FORM** : By default bank issues it in dematerialized form. But on special request can ask physical form.
- ▶ **TRANSFERRABILITY** : Physical form can be transferred easily.
- ▶ **INTEREST RATE** : Interest rate on CD should be more than the fed funds rate, but less than the prime rate.
- ▶ **WITHDRAWAL** : Generally Not allowed. But if withdrawn, then bank charges penalty.

TAXATION

Interest accrued every year should form part of the income for taxation purpose even though it is received only on maturity.

TYPES OF CDs

Short Term CDs

Long Term CDs

BENEFITS

- Risk Free Instrument. Insured by Federal Deposit Insurance Corp.
- Interest is higher than Saving Acct.
- Due to competition among banks, better rates are offered to investors.

DISADVANTAGES

- Money gets stuck until maturity. Penalty for early maturity.
- Higher opportunity Cost
- Donot pay enough to cope up with the inflation rate.