



OCTOBER 2026



HOLIDAYS & CLOSURES

2026

- **Columbus Day/Indigenous Peoples' Day**
 - Monday, October 12
- **Veterans Day**
 - Wednesday, November 11
- **Thanksgiving Day**
 - Thursday, November 26
- **Christmas Day**
 - Friday, December 25

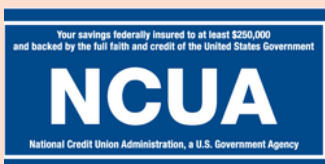
2027

- **New Year's Day**
 - Friday, January 1
- **Martin Luther King, Jr.'s Birthday**
 - Monday, January 18
- **Presidents' Day**
 - Monday, February 15



THE ANNUAL MEETING IS COMING!!!

*Friday January 22, 2027 at
The Kalif Shrine
More information to come
in our January newsletter!



LOBBY HOURS

MONDAY- FRIDAY

9:00 AM - 4:30 PM

DRIVE UP HOURS

MONDAY - FRIDAY

8:00 AM - 5:30 PM

SATURDAY DRIVE UP HOURS

9:00 AM - 12:00 PM

Board of Directors

Tim Lenz, Board Chairman

Dick Legocki, Vice Chairman

Jann Heaphy, Secretary

Ward Cotton, Treasurer

Jim Manor, Member at Large

Supervisory Committee

Diane Hobson, Chairwoman

Bill Heitler, Committee Member

Gary Bowers, Committee Member

Christine Castle, Committee Member

Staff

Todd Hilling, President

Sarah Fauber, AVP Operations

Cindy Marshall, Bookkeeping MGR

Shayne Belt, Loan Officer

Darian Mehling, Loan Officer

Fran Petsoff, New Accounts Rep

Braxton Tompkins, Titles &

Collections Clerk

Michelle Hope, CSR Manager

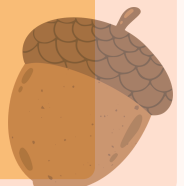
Dayna Dewey, CSR

Rachael Miller, CSR

Ron Banks, CSR

Trinity Burgland, CSR

Jenna Smith, CSR





SCAM
ALERT

FRAUD WATCH MADE EASY

Simple Tips to Protect Yourself • Issue: September 2026

1. The "Urgent Boss" Text Scam

Imagine getting a quick text from your boss or company CEO: 'Are you at your desk? I need you to do a quick favor, I'm stuck in a meeting.' Many people rush to help, only to find out the boss wants them to buy gift cards or wire money immediately.

The Reality: Scammers impersonate company leaders using fake numbers. Real executives will almost never ask you to handle secret, urgent financial tasks via a random text message.

- Quick Check: Never buy gift cards or transfer money based on a text. Call your boss on their known, official phone number first to confirm.

2. Watch Out for "Look-Alike" Email Links

Phishing emails look exactly like messages from your bank, Netflix, or shipping companies. They often say your account is suspended or a package is waiting, forcing you to click a link and log in.

The Trick: The links look real but have tiny spelling errors (like support-netflix.com instead of netflix.com).

If you type your password there, the hackers steal it instantly.

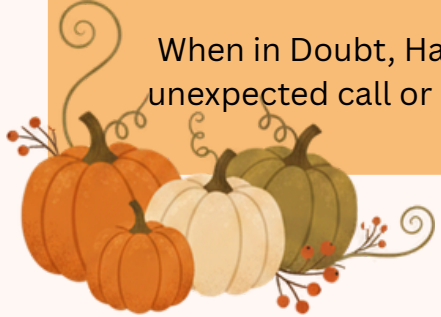
- Quick Check: Instead of clicking the email link, open a fresh browser tab and type the official website address yourself.

3. Three Golden Rules to Stay Safe

Slow Down: Scammers always create false urgency. If someone tells you that you must act 'right now' or face legal trouble, it is almost certainly a scam.

Keep Secrets Secret: Never share verification codes, PINs, or passwords with anyone over the phone or text—even if they claim to be from your bank's fraud department.

When in Doubt, Hang Up: It is never rude to end an unexpected call or ignore a strange text. Your safety comes first.



CAUTION

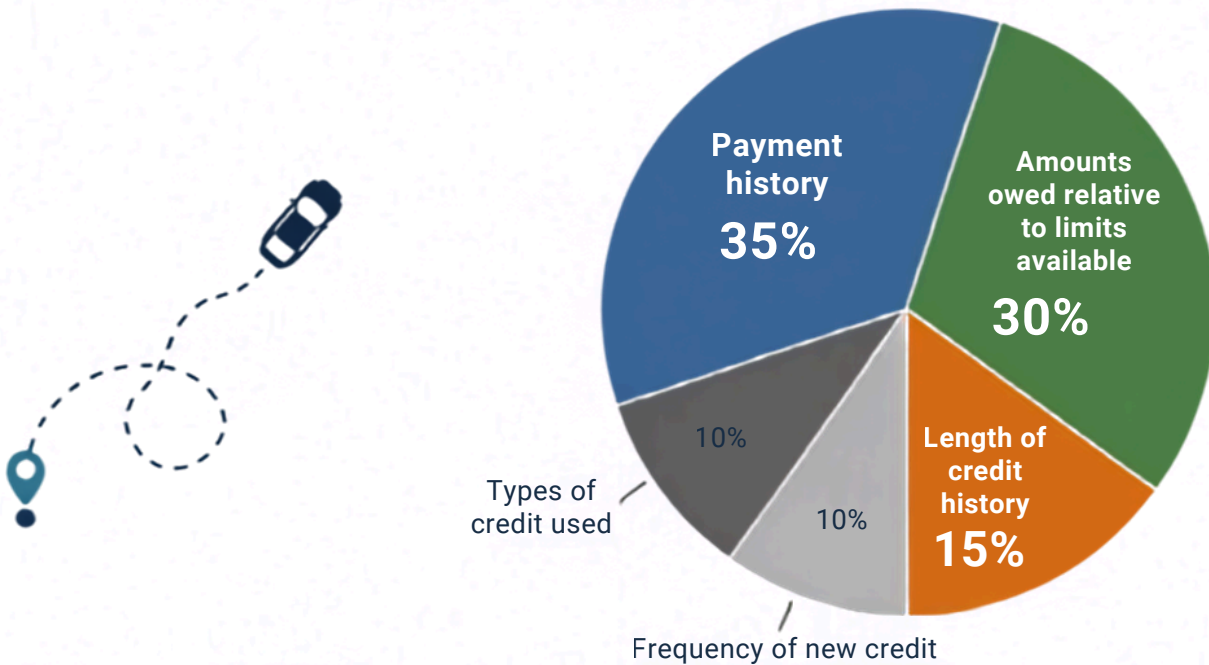
FRAUD ALERT FOR OUR MEMBERS!

The Credit Union has had our phone number spoofed. The fraudsters are claiming to be a representative from the credit union. We would **NEVER** call you and ask you for your card number, 4 digit PIN number, or the 3 digit security code on the back of the card! Please hang up and call us directly if this happens.



WHAT FACTORS DETERMINE A CREDIT SCORE?

Your credit score is a three-digit number indicating your creditworthiness to lenders. Here are five key factors that make up your score.



CAR LOAN FACTS



APR AFFECTS TOTAL COST

The Annual Percentage Rate (APR) includes the interest rate and certain fees. A lower APR means you'll pay less over the life of your loan.



LONGER LOAN TERMS CAN INCREASE TOTAL INTEREST

Stretching your loan over more months lowers your monthly payment, but you may pay more in interest over time.



COMPARING PREAPPROVAL OFFERS MATTERS

Shopping multiple preapproval offers helps you understand your options and negotiate with confidence.



A DOWN PAYMENT CAN CHANGE THE EQUATION

Putting more money down reduces the amount you borrow, which can lower your monthly payment and total interest.

SOURCES: St. Louis Fed. Understanding How a FICO Credit Score is Determined - Continuing Education Video Series, Episode 1.
Kaufman, Rob. "Five Factors that Determine a FICO Score," myFICO blog, Sept. 23, 2016.



HOLIDAY LOANS & HOLIDAY EXTENSIONS

Sheridan Community Federal CU 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 Darian to find out more!

Christmas Loans are available!!

Borrow \$1,000.00 to \$1,500.00 Starting at 9.90% APR (wac) for 1 year. To help get you through this holiday season. Stop by and see Shayne or Darian to find out more!



CHRISTMAS CLUB ACCOUNTS



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



December is almost here!
We will have hot cider and cookies
during the whole month of December
to show our appreciation for all of
YOU!

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
MC Instant Credit Cards
Transfer Money with Zelle
Mobile Banking
Christmas Savings Accounts
Share Pledge Loans
Mobile Home Loans

Savings Accounts
Courtesy Pay
Bill Pay
Remote Deposit
Safe Deposit Boxes
Auto Loans
Motorcycle Loans

MC Instant Debit Cards
Online Banking
Paperless Statements
Vacation Savings Account
Certificate of Deposit
RV and Boat Loans
Vacation/Christmas Loans