



SHERIDAN COMMUNITY FCU

JANUARY NEWSLETTER



Credit Union

Closures 2026

NEW YEARS DAY

THURSDAY 01/01/26

MARTIN LUTHER KING JR DAY

MONDAY 01/19/26

WASHINGTON'S BIRTHDAY

MONDAY 02/16/26

Lobby Hours:

Monday- Friday

9:00am -4:30pm

Drive-up Hours

Monday-Friday

8:00am-5:30pm

Saturday Drive up Only

9:00am-12:00pm

Board of Directors

Ward Cotton, Chairman

Tim Lenz, Vice Chairman

Dick Legocki, Treasurer

Jan Heaphy, Secretary

Jim Manor, Member at Large

Supervisory Committee

Diane Hobson, Chairwoman

Bill Heitler, Committee Member

Staff

Todd Hilling, President

Sarah Fauber, AVP Operations

Cindy Marshall, Bookeeping MGR

Shayne Belt, Loan Officer

Brian Knott, Loan Officer

Fran Petsoff, New Accounts Rep

Braxton Tompkins, Titles &

Collections Clerk

Michelle Hope, CSR Manager

Ashley Bocek, CSR

Dayna Dewey, CSR

Jodean Angell, CSR

Rachael Miller, CSR

PLEASE JOIN US FOR OUR ANNUAL MEETING DINNER FRIDAY JANUARY 23, 2026

JUST \$15.00 PER TICKET

AVAILABLE FOR PURCHASE WITH ANY

TELLER AT THE CREDIT UNION

COCKTAILS START @ 6:00 PM

DINNER @ 6:30 PM

AT THE

KALIF SHRINE

145 W LOUCKS

THIS YEARS MENU INCLUDES:

**** MAIN COURSE ****

- PRIME RIB
- BONELESS/SKINLESS CHICKEN BREAST
- COD FILLET

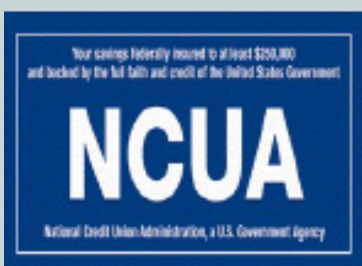
**** SIDES ****

- ROASTED BABY POTATOES WITH RAINBOW CARROTS & ASPARAGUS
- RICE PILAF
- GREEN BEANS WITH BACON
- TOSSED SALAD
- FRUIT SALAD
- ROLLS AND BUTTER

**** DESSERTS ****

- CHEESECAKE BITS
- BROWNIES

**** CASH BAR ****



STOP CYBERCRIME

Did you know you can Place or lift a credit freeze?

Freeze or lift the freeze on your credit report for free by contacting each of the three major credit reporting agencies:

Equifax

Experian

TransUnion

You can submit your request online, by phone, or by mail.

How long do freeze requests take?

Freeze requests:

Online or by phone: agencies must freeze your credit report within one business day

By mail: agencies must freeze your credit report within three business days

Unfreeze requests:

Online or by phone: agencies must lift the freeze within one hour

By mail: agencies must lift the freeze within three business days



Cybersafety tips

Internet-enabled crimes and cyberintrusions are becoming increasingly sophisticated and preventing them requires each user of a connected device to be aware and on guard.

- Keep systems and software up to date and install a strong, reputable anti-virus program.
- Be careful when connecting to a public Wi-Fi network and do not conduct any sensitive transactions, including purchases, when on a public network.
- Create a strong and unique passphrase for each online account.
- Set up multi-factor authentication on all accounts that allow it.
- Examine the email address in all correspondence and scrutinize website URLs before responding to a message or visiting a site
- Don't click on anything in unsolicited emails or text messages.
- Be cautious about the information you share in online profiles and social media accounts. Sharing things like pet names, schools, and family members can give scammers the hints they need to guess your passwords or the answers to your account security questions.
- Don't send payments to unknown people or organizations that are seeking monetary support and urge immediate action.



BEWARE
OF ONLINE
FRAUD

PROTECT YOUR PERSONAL DATA

If you are the victim of a cyber-enabled crime or fraud, file a report with the Internet Crime Complaint Center (IC3), as soon as possible. Crime reports are used for investigative and intelligence purposes. Rapid reporting can also help support the recovery of lost funds.



Visit [ic3.gov](https://www.ic3.gov) for more information, including tips and information about current crime trends.

As we close out 2025 and begin 2026, we would like to express our sincere gratitude and appreciation to all of our members who make Sheridan Community FCU continue to grow and prosper.

We recognize that the members we serve are the cornerstone of our success.

We sincerely appreciate each and every one of you!

Our mission is to help you obtain financial success. You can turn to Sheridan Community FCU for help to meet your financial goals in the coming years.

We wish you and your family a very Happy New Year!



FINANCIAL RESOLUTIONS FOR THE NEW YEAR:

MAKE IT SMART

S

Specific

Make your goal clear and specific for effective planning

M

Measurable

Ensure your goal and its progress can be tracked

A

Achievable

Set realistic goals that can be accomplished within a given timeframe

R

Relevant

Align your goal with your broader business objectives

T

Time-bound

Set a deadline to maintain focus and urgency

DON'T FORGET!

LOAN PAYMENT DEFERRALS CONTINUE THROUGH JANUARY!

SKIP YOUR JANUARY PAYMENT, AND CATCH UP ON YOUR HOLIDAY SPENDING!

ASK A TELLER OR A LOAN OFFICER IF YOU QUALIFY!

Most of our members have taken advantage of our great auto loans from time-to-time.

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

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

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

REMOTE DEPOSITED CHECKS



DUE TO REGULATIONS, SHERIDAN COMMUNITY FCU REQUIRES THE FOLLOWING WHEN ENDORSING ALL REMOTE DEPOSIT CHECKS:

1. YOUR SIGNATURE
2. "FOR MOBILE DEPOSIT ONLY"
3. YOUR ACCOUNT NUMBER
4. CHECK THE BOX REGARDING REMOTE DEPOSIT (WHEN AVAILABLE)



DID YOU KNOW?

- You are entitled to a free credit report annually from each credit bureau every 12 months
- annualcreditreport.com is the **ONLY** federally mandated and authorized source for obtaining a free credit report.
- The Federal Trade Commission (FTC) cautions consumers to be aware of "imposter" websites that have similar names or deliberate misspellings of the real name

Why the Penny Is Being Discontinued

The penny's demise is primarily a matter of economics. As of fiscal year 2024, the cost to produce a single penny stood at 3.7 cents - nearly four times its actual value. In total, the Mint incurred a loss of over \$85 million in 2024 alone due to the production of approximately 3.2 billion pennies.

Beyond the production costs, the penny has largely become a redundant component of everyday transactions. Most vending machines, toll booths, and even some retail stores no longer accept them. They're frequently left in tip jars, lost in couch cushions, or ignored entirely. As mobile payments and card-based purchases rise in popularity, the practicality of the penny continues to decline.

How the End of the Penny Affects Shoppers and Retailers

The retirement of the penny will require some adjustments, particularly for cash transactions. Retailers across the country are expected to implement a rounding system, where purchase totals will be rounded to the nearest five cents when paying with cash. This method, already in use in countries like Canada and Australia, is designed to be fair and negligible in its effect on total spending.

For credit and debit card transactions, nothing will change - totals will continue to be calculated to the exact cent. The U.S. Treasury and IRS will also issue updated guidance to state and local tax authorities to ensure sales tax calculations remain compliant and consistent.

Consumers may initially experience minor confusion or concern, but studies from other countries that eliminated their lowest-denomination coins suggest that the public quickly adapts, and the financial impact is statistically neutral over time.

<https://bullionexchanges.com>

