



SHERIDAN WYO RODEO

**BOOT KICK OFF
JULY 8TH**

**PRCA RODEO PERFORMANCES
JULY 7TH-12TH**

**NATIVE AMERICAN POW WOW &
DANCE
JULY 11TH**

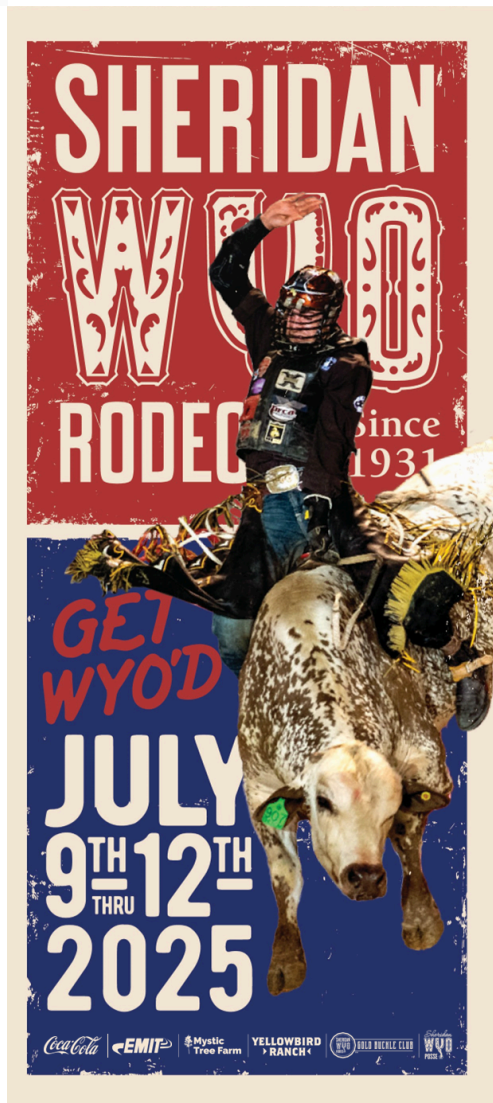
**INDIAN RELAY RACES
JULY 9TH-12TH**

**SNEEKERS AND SPURS RODEO
5K RUN
JULY 11TH**

**CARNIVAL
JULY 9TH-12TH**

**SHERIDAN WYO RODEO PARADE
JULY 11TH**

**JULY
2025**



**141 S Gould St
Po Box 708
Sheridan, WY 82801
307.672.3445
307.672.9459 (Fax)**

**Credit Union
Closures 2025**

**FRIDAY, JULY 4TH
MONDAY, SEPT 1ST**

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
Time Lenz, Vice Chairman
Dick Legocki, Treasurer
Jann Heaphy, Secretary
Jim Manor, Member at Large**

Supervisory Committee

**Diane Hobson, Chairwoman
Bill Heitler, Committee Member**

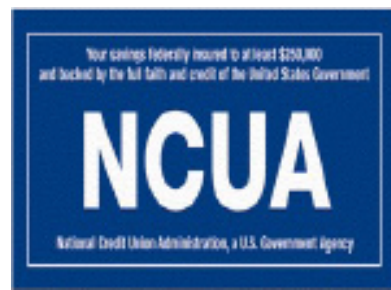
Staff

**Todd Hilling, President
Sarah Fauber, AVP Operations
Cindy Marshall, Bookkeeping MGR
Shayne Belt, Loan Officer
Brian Knott, Loan Officer
Fran Petsoff, New Accounts Rep
Braydon Drell, Titles &
Collections Clerk
Michelle Hope, CSR Manager
Ashley Bocek, CSR
Braxton Tompkins, CSR
Dayna Dewey, CSR**

FRIDAY JULY 11TH

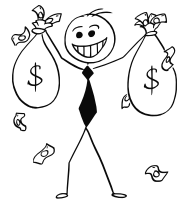
**THE CREDIT UNION WILL BE OPEN FROM
8:00 AM TO 10:00 AM
FROM 1:00 PM TO 3:00 PM TO ASSIST
MEMBERS.**

WE CLOSE AT 3:00 PM FOR THE DAY





FRAUD ALERT



Fake Coinbase Charge: A Laramie resident got a suspicious text from a New York number claiming a \$432.23 charge had been made on their Coinbase account, with a Florida phone number to call if they wanted to cancel. However, the resident confirmed they do not have a Coinbase account. CyberWyoming Note: This scam is probably a fallout from the recent Coinbase data breach. Always double-check unexpected payment alerts directly through official apps or websites, and never call numbers or click links sent in surprise messages.

Not-So-Healthy Offer: A Big Horn resident reported receiving a scam text from an unknown number with a Texas area code. The message, claiming to be from "Jen," offered reduced-price private health insurance options from UHV and BCBS and asked if the recipient was open to comparing plans via text. CyberWyoming Note: We've received several similar health care scam reports recently; if you get unsolicited texts offering insurance deals like this, do not respond or click any links. Always verify offers directly through official health provider websites or contact numbers.

SharePoint Executive Office Email Scam: A Sheridan resident reported an email scam with the subject line of "Executive Office has shared a file with you via SharePoint." The sender's email was from share.point.33567@ an account that was not a Microsoft or known contact. The email had a calendar link requesting a meeting at 3 a.m. for a "Microsoft 365 Financial Review," indicating that it probably came from someone in a different time zone. The scammer's email used the Microsoft Edge logo, the Microsoft name, and had a sense of urgency. CyberWyoming Note: A very similar scam was reported in Torrington, however the calendar invitation impersonated a known vendor. When the employees at the Torrington company didn't click on the known vendor email, the hacker tried impersonating the CEO to no avail.

QuickBooks Spoofing: A Riverton company reported fraudulent emails from a real-looking, although generic, QuickBooks account sending automated invoices. The company's IT personnel analyzed the email and found it originated from outside the country. Advice given by the IT personnel is to check your email provider and see if you can geographically block emails from riskier countries.

Coinbase Staff Bribed in Data Breach: Coinbase revealed that hackers bribed overseas support agents to steal sensitive customer data, later used in social engineering attacks. The attackers demanded a \$20 million ransom, which Coinbase refused to pay, instead offering a \$20 million reward for information leading to their arrest. No passwords or funds were compromised, but exposed data included names, contact details, partial bank info, and government IDs. The breach, detected earlier by Coinbase, led to the termination of involved staff and stronger security measures. The incident may cost up to \$400 million, and shares dropped over 6%. Despite this, Coinbase is set to join the S&P 500 and plans global expansion. CyberWyoming Note: This incident highlights the importance of strong insider threat policies to protect customer data and maintain trust. – Brought to you by CNBC

<https://www.cnn.com/2025/05/15/coinbase-says-hackers-bribed-staff-to-steal-customer-data-and-are-demanding-20-million-ransom.html>

[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



Summer TRAVEL PLANS?

PLEASE LET US KNOW!

To place a travel indicator on your card.
Please call us at (307) 672-3445 or come in!

"Dog Days of Summer"

This period, typically from late July to early August, refers to a time when the star Sirius rises before the sun, not the hot days themselves.

Why we need to know!

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.

3 Ways To Avoid Travel Scams

1. Don't sign or pay until you know the terms of the deal. Get a copy of the cancellation and refund policies before you pay. If you can't get those details, walk away. Say "no thanks" to anyone who tries to rush you without giving you time to consider the offer.
2. Do some research. Look up travel companies, hotels, rentals, and agents with the words "scam," "review," or "complaint." See what others say about them before you commit. Also, check that the address of the property really exists. If the property is located in a resort, call the front desk and confirm their location and other details on the contract.
3. Don't pay with wire transfers, gift cards, or cryptocurrency. Dishonest travel package promoters might tell you to pay in one of these ways, but that's a sure sign of a scam. If you pay with wire transfers, gifts cards, or cryptocurrency and there's a problem with what you paid for, you'll lose your money, and there's likely no way to track it or get it back.

Report Travel Scams

If you think you may have been targeted by a travel scam, report it to

- the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov)
- IC3.gov

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.



NEED A NEW CAR? STOP IN OR CALL FOR A



QUOTE!



CERTIFICATE OF DEPOSIT

JULY 2025



RATES

- 3 MONTHS 4.25% APY
- 6 MONTHS 4.25% APY
- 12 MONTHS 4.25% APY
- 24 MONTHS 4.00% APY
- 36 MONTHS 4.25% APY
- 60 MONTHS 4.50% APY

SAVINGS

\$5.00 AND ABOVE 0.25% APY

CHECKING WITH INTREST

- \$500.00 TO \$999.99 0.70% APY
- \$1,000.00 TO \$2,499.99 0.80% APY
- \$2,500.00 TO \$9,999.99 0.90% APY
- \$10,000.00 TO \$24,999.99 1.00% APY
- \$25,000.00 TO \$99,999.99 1.10% APY
- \$100,000.00 AND ABOVE 2.50% APY

LOANS

New Cars

24 Months	4.45%
36 Months	4.55%
48 Months	4.65%
60 Months	4.75%
72 Months	5.75%

Used Cars

2021-2025 up to 66 months	4.75%
2016-2020 up to 66 months	4.85%
2010-2015 up to 66 months	4.95%
2009 & older up to 66 months	6.05%

Boats & Snow Mobiles

New Boat up to 84 months	8.00%
1 year old up to 72 months	8.25%
2 years & older up to 60 months	8.50%

Motorcycles & 4 Wheelers

New Motorcycle up to 60 months	7.25%
1 year old up to 60 months	7.35%
2 years & older up to 48 months	7.45%

Mobile Homes

New Mobile Homes up to 10 years	11.90%
1 to 2 years old up to 10 years	11.90%
3 to 6 years old up to 7 years	11.90%
7 to 10 years old up to 5 years	12.90%

Motorhomes & RV's

New RV's up to 120 months	7.15%
1 to 5 years old up to 120 months	7.25%
6 to 10 years old up to 120 months	7.35%
11 years & older up to 120 months	7.45%

Travel Trailers, 5th Wheels & Truck Campers

New Trailers up to 84 months	7.15%
1 year old up to 72 months	7.25%
2 year old up to 60 months	7.35%
3 years & older up to 60 months	7.45%

Computers and Miscellaneous Collateral

12 months to 36 months	12.90%
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Share Pledge Loans (Loan secured by REGULAR SAVINGS

ACCOUNT)

12 months to 180 months	2.50%
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Certificate secured loans are 2.00% over the certificate rate **ROUNDED UP TO THE NEAREST QUARTER PERCENT**

Unsecured Loans

12 months to 42 months
9.90% to 18.00% (depending on credit score)

