



141 South Gould Street
P.O. Box 708
Sheridan WY 82801

307-672-3445 877-318-1961
PAT 307-672-9518 307-672-9459 Fax

JANUARY 2024



PLEASE JOIN US FOR OUR ANNUAL MEETING DINNER
FRIDAY JANUARY 19, 2024

*** JUST \$10.00 PER TICKET ***

AVAILABLE FOR PURCHASE

AT THE CREDIT UNION

COCKTAILS START @ 6:00, DINNER @ 6:30

THIS YEARS MENU INCLUDES:

***BARON OF BEEF**

***BREAST OF CHICKEN HULI-HULI**

***ROSEMARY TOSSED RED POTATOES**

***RICE PILAF**

***ZUCCHINI VEGETABLE MEDLEY**

***ASPARAGUS**

***MIXED GREEN SALAD**

***POTATO SALAD**

***FRUIT SALAD**

***ASSORTED PIES**

***CASH BAR**

Credit Union Closures 2024

***NEW YEARS
MONDAY 01/01/2024**

***MARTIN LUTHER
KING JR DAY
MONDAY 01/15/2024**

***WASHINGTON'S
BIRTHDAY
MONDAY 02/19/2024**

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

Supervisory Committee

Diane Hobson
Art Haines
Bill Heitler

STAFF

Todd Hilling, President
Sarah Fauber, Operations Officer
Cindy Marshall, Bookkeeping Mgr
Shayne Belt, Loan Officer
Fran Petsoff, New Accounts Rep
Tasha Avery, Title/Ins Clerk
Ron Banks, Head Teller
Ashley Bocek, Teller
Michelle Hope Teller
Shaylee Daniels, Teller

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



FRAUD ALERT



- **Phishing attacks**

Fraudsters may obtain account credentials by sending a fake email or text message to customers that direct them to a fake bank login page. When customers enter their credentials, fraudsters steal them.

- **Credential stuffing**

Fraudsters leverage sophisticated bots to automatically test random credentials. Also referred to as “brute force” attacks, they leverage lists purchased on the dark web, trying different combinations until they gain access to an account.

- **Social engineering**

A broad range of attacks that fraudsters use to obtain account information directly from users by tricking them or appealing to their emotions and fears during interactions.

- **Cybersecurity issues**

Fraudsters often target unpatched software and other cybersecurity weaknesses to gain access to data servers and steal customer information.

- **Call center fraud**

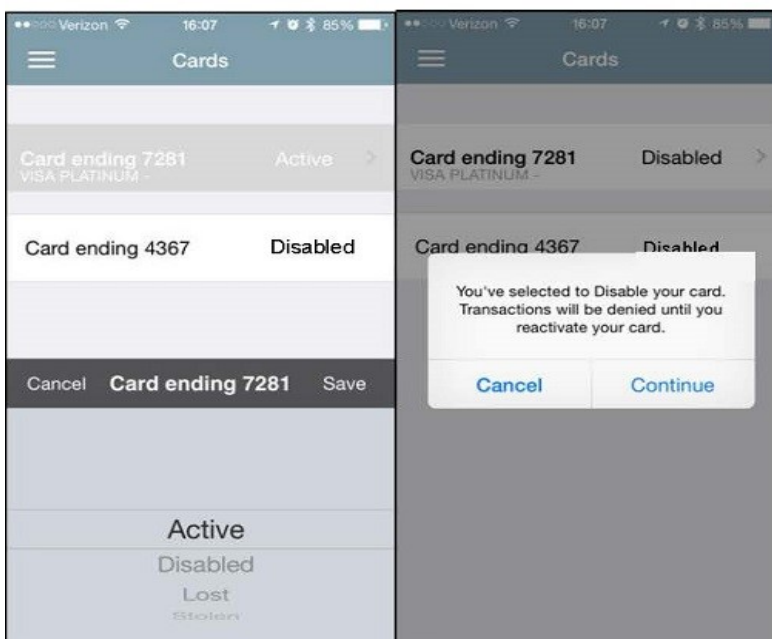
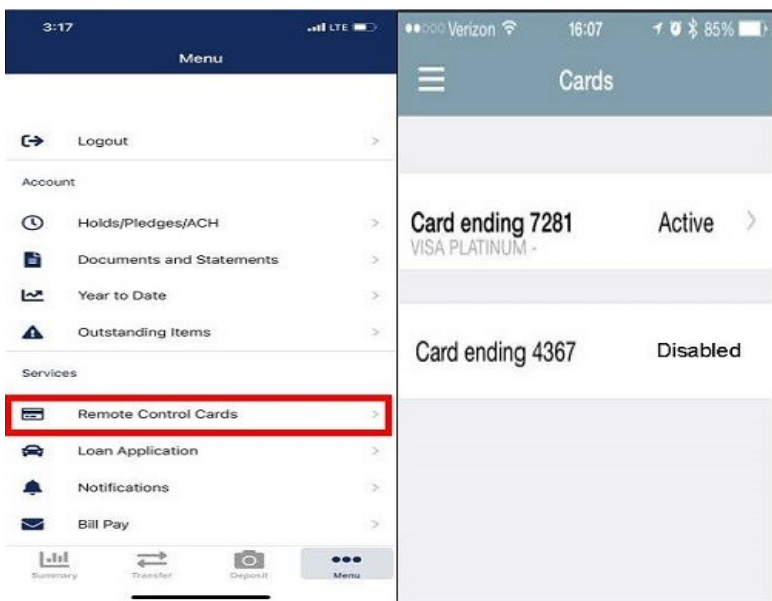
Call center fraud is a form of social engineering in which a fraudster contacts an organization’s call center pretending to be a legitimate customer. They may then trick the call center representative into giving them access to an account or performing fraudulent or malicious actions within an account. According to Pindrop, call center fraud attacks [increased by 57%](#)

Turning your card on and off on our app is easy as 1,2,3!!!!

1. GO TO MENU AT THE BOTTOM OF THE APP
2. SELECT REMOTE CONTROL CARDS
3. CLICK ON THE CARD YOU WANT TO DISABLE/ACTIVATE (SELECT CONTINUE)

*****THIS WILL HELP WITH FRAUD, AND STOP ANY IN-ACTIVE CARD FEES WHEN NOT BEING USED*****

***IF YOU MARK LOST OR STOLEN, YOU CAN NOT RE-ACTIVATE IT ON THE APP. YOU WILL NEED TO CALL US TO REACTIVATE IT.**



How Your Bank Statement Can Save You From Fraud

One of the ways to reduce the incidence of fraud is by being proactive and cultivating safe payments card habits ourselves. Statements hold the key to detecting card fraud. Scrutinized closely, they can reveal whether a transaction was authorized, leading us to identify fraud early in its course. Here are the top three safety practices to pick out fraud when eyeing your statement:

#1: Sign up for mobile alerts

On the move a lot and want to keep track of your transactions? Many banks offer the option of mobile notification alerts whenever you perform transactions. Easily customizable, these alerts can be helpful in double confirming your expensive purchases. Get on board by registering your mobile number for this service with your bank.

#2: Take a second look

When fraudsters withdraw small amounts of money over long periods of time, they often tend to escape our notice. Train your eye to pick out these charges on your transaction slips when you check them, and confirm that they were indeed authorized by you.

#3: Be prompt, practice due diligence

Make a habit of reviewing your bank statements. If you see any suspicious activities, report them swiftly to your bank. They have got your back covered with liability protection in case of any faulty or fraudulent charges.

#4 Bank statements

Can be our ally in a number of things – increasingly, they are even used as proofs of purchase and online transfers. Amongst these advantages are their roles as portable fact-checkers, allowing us to monitor our purchases in real-time and keep our bank accounts fraud-free. It is ultimately up to us to practice easily adoptable habits to ensure a smooth sailing payments experience.

During the holiday season, it's always nice to get together with family & friends. However, sometimes added holiday expenses can leave your check book a little short. Sheridan Community Federal CU would like to help you alleviate some of the burden of holiday expenses by allowing you to skip a loan payment

You can choose which payment to skip, either your December 2022 or your January 2023 payment! Simply complete the form below and return to the credit union along with \$25 per loan. (This is an administrative fee to cover the expenses of processing your request and will not be applied to your loan.) The skipped loan payment will be deferred to the end of your loan, extending your maturity date. This offer excludes Master Card, Mortgage, Business and Home Equity Loans.

To qualify for this offer your loan must meet the following requirements:

- The form must be received by the credit union 5 days prior to your due date.
- Your loan must be at least 3 months old, with a history of 3 monthly on time payments.
- Your loan must be in a current status, past due loans are not eligible.

Certificate of Deposit Specials!!

Increase your savings power

9 month @ 4.50% APY

21 month @ 5.50% APY



What are certificates of deposit?

A certificate of deposit (CD) is a savings account that holds a fixed amount of money for a fixed period of time, such as six months, one year, or five years, and in exchange, the issuing bank pays interest. When you cash in or redeem your CD, you receive the money you originally invested plus any interest. Certificates of deposit are considered to be one of the safest savings options. A CD bought through a federally insured bank is insured up to \$250,000. The \$250,000 insurance covers all accounts in your name at the same bank, not each CD or account you have at



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—

1. Your Signature
2. "For Mobile Deposit Only"
3. Your Account Number
4. Check the Box regarding Remote Deposit (when available)

If these requirements are not met, your check WILL be rejected for Mobile deposit. Do not tear up check or write VOID on the front till money is in your account.

ENDORSE HERE
X For Mobile Deposit Only
Account #12345678
Jane Doe
 CHECK HERE IF MOBILE DEPOSIT
DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

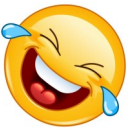
AL DOCUMENT ORIGINAL DOCUMENT ORIGINAL DOCUMENT

As we end 2023 and begin 2024, we would like to thank you for being a Sheridan Community FCU member. We value the trust you have put in us, and would like to thank you for that trust! It is a pleasure serving you, and we certainly look forward working with you in the future.

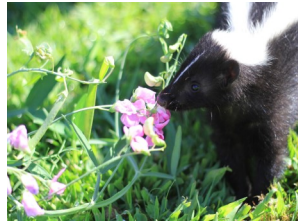
Our mission is to help you obtain Financial Success! You can turn to Sheridan Community Federal Credit Union for help to meet your financial goals in the coming year.

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

I LOVE FINDING MONEY IN MY CLOTHES... IT'S LIKE A GIFT TO ME...FROM ME!!



How much money does a skunk have?



Christmas Club Accounts

Put a little away for a Happy Holiday!

Your mother probably had a Christmas Club account. You might remember her faithfully depositing \$5 or \$10 a week all year long to save up money for the holidays. These kinds of accounts, small as they may be, are important because they encourage saving! This small step could lead to better saving habits for you and your family. Contact Sheridan Community Federal Credit Union to find out how to start saving for Christmas this year! Call 307-672-3445 or Stop by today.



One scent!!!



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

Savings Accounts

MC Instant Debit Cards

MC Instant Credit Cards

Courtesy Pay

Online Banking

Transfer Money with Zelle®

Bill Pay

Paperless Statements

Mobile Banking

Remote Deposit

Vacation Savings Account

Christmas Savings Account

Safe Deposit Boxes

Certificate of Deposits

Share Pledge Loans

Auto Loans

RV and Boat Loans

Mobile Home Loans

Motorcycle Loans

Vacation/Christmas Loans