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Lobby:  
M-F 9am-5pm  
Sat: Closed

Drive Up:  
M-F 8am-5:30pm  
Sat 9am-12pm



### Upcoming Closures

Saturday, January 13th  
& Monday, January 15th  
Martin Luther King Jr. Day



Saturday, February 17th  
& Monday February 19th  
President's Day

### Share Certificates

Term	APY
3mo	.20
6mo	.30
12mo	.60
18mo	.70
24mo	.75

\$1,000.00 minimum deposit

### Let Citco help you with a Debt Consolidation Loan.

Rates as low as 9.9% for 60 months up to \$10,000  
(with approved credit)

- One Fixed Rate
- One Monthly Payment
- One Due Date

### Start saving for next Christmas!

Christmas Club accounts are a separate savings account that you can't withdraw from until November 1st. This is a great way to help you save for the Holidays!



Stop in today to open your Christmas Club Account!



# Preventing Overdrafts

## **1.) Don't rely on your "Available Balance"**

We don't know if all of your transactions have cleared or what checks you might have outstanding. Debit card purchases might not show right away or may not reflect the final purchase amount (such as when you leave a tip at a restaurant or when you buy gas at the pump). Most of the time, your available balance will not reflect the true balance of your account.

## **2.) Balance your checking account.**

Keeping a checkbook register isn't just for those who write checks. Every transaction, transfer and cash withdrawal that you make should be logged into your register and balanced to your bank statement every month. By keeping a register, you are aware of exactly how much money you have at any given time, helping you to prevent overdrafts. It will also help make you aware of any errors on your account.

## **3.) Use cash more often.**

By using cash for expenditures, such as groceries, gasoline, and eating out, you eliminate the need to log transactions into a register and prevent overspending.

## **4.) Create a buffer in your checking account.**

If you don't think keeping a checkbook register is for you, try keeping a buffer in your account. Decide a certain amount that you will always leave in your checking account and never spend. If you set your buffer at \$50, when your balance reaches that number, stop spending and pretend you have nothing left. This gives you a little bit of wiggle room if you make an error, and may prevent you from getting hit with an overdraft fee.

## **5.) Look into Overdraft Protection.**

If you still struggle with overdrafts on your checking account, an overdraft protection line of credit may be a great option for you. The fees and interest on a line of credit could be significantly lower than paying overdraft fees on your account.

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Jerry Johnston, Vice President  
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Nancy Busch   Scott Reichert  
Mike Johnston   Kathy Powell  
Laurien Rahimi

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