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

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

NEED SOME EXTRA CASH THIS HOLIDAY SEASON?

OUR CHRISTMAS LOAN CAN HELP!

USE THE FUNDS FOR GIFTS, TRAVELING, OR ANYTHING ELSE THAT MAY COME UP.

FILL OUT THE APPLICATION ON THE BACK OF THIS NEWSLETTER AND BRING IT IN TO OUR OFFICE.

ALL APPLICATIONS ARE SUBJECT TO CREDIT APPROVAL.

Upcoming Closures

Saturday, October 12th
& Monday, October 14th
Columbus Day

Saturday, November 9th
Monday, November 11th
Veteran's Day

Thursday, November 28th
& Saturday, November 30th
Thanksgiving




Tuesday, December 24th @ Noon
& Wednesday, December 25th
Christmas

Tuesday, December 31st @ Noon
Wednesday, January 1st 2020
New Year's

Share Certificates

<u>Term</u>	<u>APY</u>
3 mo	.351
6 mo	1.005
12 mo	2.020
18 mo	2.173
24 mo	2.275

\$1,000.00 minimum

**Watch out for
"Free Trials"**

Have you noticed ads online trying to get you to sign up for a free trial of a product?

Be sure to read the fine print, often times you are also agreeing to a reoccurring monthly shipment and charge which can be difficult to cancel and get your money back.

Board Members

Jerry Johnston, President
Laurien Rahimi, Vice President
Patti Forister, Secretary
Nancy Busch Paul S. Frank Jr.
Scott Reichert Wayne Roadifer
Lane Thompson

Citco Staff

Tracy Thorpe, CEO
Staci Kethman, Loan Officer
Heather Heiling, Teller
Courtney Feist, Teller

Supervisory Committee

Scott Reichert, Chairperson
Eric Comstock
Lawdan Butler
Brenda Jairell
Tara King
Linda Songer



CHRISTMAS LOAN SPECIAL

CREDIT APPLICATION AND LOAN INFORMATION (ONE PER MEMBER ACCOUNT)

Applicant First Name _____	Last Name _____	Date of Birth _____	SS# _____
Co-Applicant First Name _____	Last Name _____	Date of Birth _____	SS# _____
Address _____	City _____	State _____	Zip Code _____
			Rent/Mortgage Pmt _____
Acct # _____	Telephone # _____	Salary (<u>attach recent paystub</u>) _____	Co-Applicant's Salary (<u>attach recent paystub</u>) _____
Employer _____	Length of Employment _____	Business phone # _____	
Co-Applicant Employer _____	Length of Employment _____	Business phone # _____	

LOAN DISCLOSURE STATEMENT, NOTE AND SECURITY AGREEMENT CITCO FCU

Loan Repayment: Payment Book Automatic Payment Payroll Deduction
 Loan Number: _____ Date Loan Granted: _____

Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you.	Total of Payments The amount you will have paid providing you make all the scheduled payments.
9.90%	\$57.15	\$1050.00	\$1107.51

Loan Officer Approval: _____

***All loan applications subject to loan officer's approval. Offer expires January 31st, 2020.**

Borrower understands that a copy of this Loan Disclosure Statement, Note and Security Agreement will be sent with the loan proceeds.

For value received, Borrower(s) promise(s) to pay to the order of Lender the principal amount consisting of the above Loan, with interest at a rate per annum equal to the APR shown above on the balance of such principal amount from time to time remaining unpaid. Such payment shall be made in the installments provided for in the above Payment Schedule; and if Borrower shall fail to pay any installment in full on or before the due date of such installment, the Lender, as its option, may declare this loan to immediately be due and payable. Borrower, at that time agrees to pay the total unpaid balance as well as any additional interest on the principal of such installment, at the rate of interest specified above, and from such due date until such principal amount is paid in full, where permitted by law. Borrower(s) also agree to reimburse Lender promptly for (a) all costs and expenses, including reasonable attorney's fees and legal expenses incurred by the Lender in endeavoring to collect or enforce any of the Liabilities or to realize upon any of the Collateral and (b) expenses incurred by the Lender in performing any agreement of Borrower(s) herein which Borrower(s) shall fail to perform or in taking any other action which Lender deems necessary for the maintenance or preservation of any Collateral or Lender's interest therein. Borrower(s) shall have the right to prepay the principal amount of the Loan, without penalty, in full or in part at any time, provided that the Borrower(s) shall have paid all interest then accrued on the Loan.

To secure each purchase loan, borrower grants a security interest order for the Uniform Commercial Code in any goods purchased with the loan. If borrower defaults, the credit union will have the right to recover any of these goods which have not been fully paid for through the credit unions application of borrower's payments.

Deposit Funds to my: (check one)
 Savings _____ Checking _____
 Mail Funds to me _____

Number of Payments	Amount of Payments	Terms
12	\$92.27	Monthly payments begin 30 days from loan approval Late charge: 10% of payment Prepayment Penalty: None Itemization of Amount Financed of \$1,050.00 Amount Given directly to you: \$1,000.00

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____