



502 N Main St
PO Box 4067
Sheridan, WY 82801

Phone: 307.674.7449
Fax: 307.674.5375
www.citcofcu.com

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

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

Shopping for a new vehicle? We offer competitive rates on financing!



2014-2018	3.25% for 60 months <i>or</i> 3.9% for 72 months
2010-2013	3.9% for 60 months
2006-2009	4.25% for 60 months
2000-2005	6.25% for 48 months



Share Certificates

<u>Term</u>	<u>APY</u>
3 mo	.25
6 mo	.40
12 mo	.75
18 mo	.95

\$1,000.00 minimum
to open.



LET US HELP YOU GET THROUGH THE HOLIDAYS!

Don't stress about those extra
expenses, we've got you covered!
Fill out the application on the back
for our Christmas Loan.

Use the money for gifts, travel
expenses, or anything else
you may need this Holiday Season!

(Subject to Credit Approval)

Upcoming Closures

Saturday, October 6th
& Monday, October 8th
Columbus Day

Saturday, November 10th
Monday, November 12th
Veteran's Day

Thursday, November 22nd
& Saturday, November 24th
Thanksgiving



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

Monday December 31st @ Noon
Tuesday, January 1st 2019
New Year's

Board Members

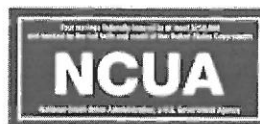
Jerry Johnston, President
Mike Johnston, Vice President
Laurien Rahimi, Secretary
Nancy Busch Scott Reichert
Greg Luhman Patti Forister
Paul S. Frank Jr.

Citco Staff

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

Supervisory Committee

Scott Reichert, Chairperson
Eric Comstock
Brenda Jairell
Marion Couch
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	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you.	The amount you will have paid providing you make all the scheduled payments.
9.90%	\$57.00	\$1050.00	\$1107.00

Loan Officer Approval: _____

***All loan applications subject to loan officer's approval. Offer expires January 31st, 2019.**

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	\$92.26	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 _____