



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

### Coin Jar getting full?

We would be more than happy to count your coin for you at no charge! No need to separate or roll it, but to save time please be sure of the following:

- Coin is loose in a wide mouth jar or bag. *Bottles and piggy banks with narrow openings do not allow coins to come out very quickly.*
- No objects such as hair pins, nails, screws, washers, and no excessive lint, hair, dust, etc. *These items can jam up the coin machine and cause serious damage.*
- No foreign coins or car wash tokens. *Sometimes these get mistaken by the machine for US coins, but the credit union does not receive any credit for these items.*



Large amounts of coin can take a while to run through the machine, and we may ask that you leave the coin with us. We can call you when its ready, or simply deposit the money in your account if you prefer.

Thank you for your cooperation and understanding.

### Upcoming Closures

Saturday, January 16th  
& Monday, January 18th  
Martin Luther King Jr. Day



Saturday, February 13th  
& Monday February 15th  
President's Day

### Share Certificates

Term	APY
3mo	.15
6mo	.20
12mo	.30
18mo	.40
24mo	.50

\$1,000.00 minimum deposit

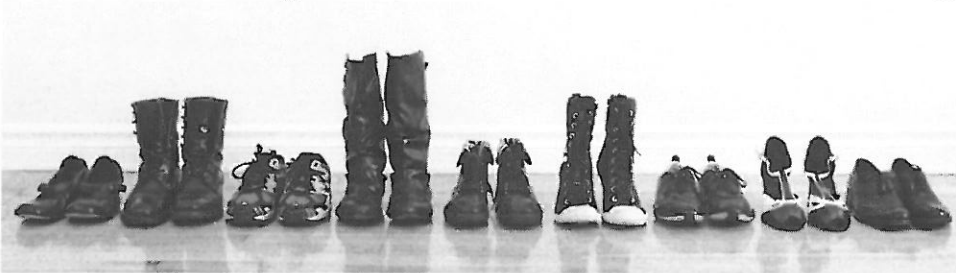
### Loans to suit

your *style.*

We offer **Unsecured Loans** up to \$10,000.

Rates start at 9.9%\*

\*With approved credit



Rates to fit your **BUDGET!**

Quick, onsite decision making.

Same or next day decisions in most cases.

## Resolutions for your Finances in 2016



### Create a budget

Make a plan for your money and keep your spending in check. Try a free budgeting website such as everydollar.com or mint.com.

### Build an Emergency Fund

Plan for a rainy day by setting aside some money for emergencies.

### Manage your Debt Load

Try to keep your credit card balances below 30% of their limits and your total monthly debt payments lower than 45% of your total income. Look into refinancing high interest rates to a lower rate to save money.

### Review your insurance needs

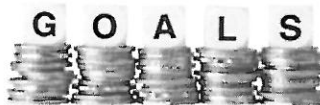
Make sure your car and homeowner's coverage levels are adequate. If you rent, make sure you have renter's insurance to cover your belongings. Reevaluate your life insurance coverage and disability insurance.

### Create or review your estate plan

Everyone should have a basic will and health care directive in place. While it may not be fun to think about now, it will make managing your affairs much easier should something happen to you. Make sure a close friend or family member knows where to find the paperwork.

### Plan and save for large purchases

Have a big expense coming up such as college tuition or house repair? Start saving money and keep it fairly assessable, such as in a regular savings account or a short term Certificate of Deposit.



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Dan Black, Secretary  
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