



502 N Main St  
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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

We are looking for volunteers to serve on our Board of Directors and Supervisory Committee.

(Commitment is approx. 1 hour, once a month.)

If interested, please contact Tracy or Staci before April 17th for more information.



**Holiday Closures**

**Memorial Day**  
Saturday, May 25th  
& Monday, May 27th

**Independence Day**  
Thursday, July 4th



**Share Certificates**

Term	Rate	APY
3mo	.35	.351
6mo	.75	.753
12mo	1.50	1.511
18mo	1.60	1.613
24mo	1.75	1.765

\$1,000.00 minimum deposit

**Vacation Plans?**

**Your debit card will not work outside of the United States unless you let us know where you are traveling.**

**Call us before you leave!**

**It's our Annual Meeting!**  
**Where: Citco Lobby**  
**When: Friday, May 10th 2019 9am-5pm**

**VOTE FOR NEW BOARD MEMBERS!**

**CASH DOOR PRIZES!**

**TREATS!**



# Tips to Improve Your Credit Score



- Pay your bills on time
- Carry a low balance on your credit cards, or pay your balance in full every month
- Keep your oldest accounts open
- Keep your requests for new credit accounts to a minimum
- Minimize your outstanding debt
- Avoid overextending yourself
- Do not needlessly apply for credit cards (i.e. to get a discount at a department store)
- Check your credit report yearly for errors or inaccuracies. You may do so by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com)

## Auto Loans

**2014-2019 3.25%**  
60 months

**2014-2019 3.9%**  
72 months

**2010-2013 3.9%**  
60 months

**2006-2009 4.25%**  
60 months

## Camper/5th Wheel

**2012-2019 6.99%**  
84 months

**2007-2011 7.25%**  
72 months

**2004-2006 7.75%**  
48-60 months

**2003 & Older 7.9%**  
36-48 months

## Recreational

**2014-2019 6.9%**  
48-60 months

**2009-2013 7.25%**  
36-48 months

**2004-2008 7.75%**  
30-36 months

**2003 & Older 8.9%**  
12-24 months

Rates are subject to change.  
All rates and terms subject to credit approval.

## 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  
Linda Songer  
Lawdan Butler

