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

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

Happy
New
Year

*Citco Federal Credit
Union wishes all
of its members and
their families a very
Happy and Prosperous
New Year!*

Upcoming Closures

Saturday, January 19th
& Monday, January 21st
Martin Luther King Jr. Day



Saturday, February 16th
& Monday February 18th
President's Day

Q: Why is my available balance different than my current balance?

A: The available balance for your account may differ from the current balance because of pending transactions that have been presented against the account, such as debit card purchases, but have not yet been processed. Once processed, the transactions are reflected in the current balance and show in your account history.

Share Certificates

<u>Term</u>	<u>APY</u>
3mo	.351
6mo	.602
12mo	1.258
18mo	1.359
24mo	1.511

\$1,000.00 minimum deposit

Now is the perfect time to start saving for next Christmas!



Set up a weekly, bi-weekly or monthly automatic transfer.

Choose any amount and frequency that works for you and save at your own pace!



Ask us about opening a Christmas Club Account!

Smart Ways to Use your Tax Refund

Pay Down Debt

Paying down credit card debt is one of the smartest moves for your tax refund as credit card interest rates are typically very high. Paying down other debts, such as personal loans or car loans is also a good move and will reduce the amount of interest that you pay in the long run.

Build an Emergency Fund

It's hard to get ahead and save money when most families are living paycheck to paycheck. Saving even \$500-\$1,000 of your tax refund can give you that extra cushion when the car breaks down or someone gets sick.

Save for Something Big

Family vacation? Down payment on a house or car?
Stock away the funds and make your dreams a reality!

Invest in Yourself

Consider taking a class that can help your personal or professional life, or invest your tax refund into an individual retirement account (IRA). Both of these can really benefit you and your family well into the future.

Make Home Improvements

Purchase energy efficient appliances; replace old flooring or windows; buy a programmable thermostat; install new light fixtures and faucets. There are many things you can do to improve the quality and value of your home with your refund.

Save on the Cost of Insurance

Most insurance companies offer a discount for paying a 6 or 12 month premium in full. This is a great way to save money and allow more flexibility in your monthly budget.

Board Members

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

Citico 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 Sanger

