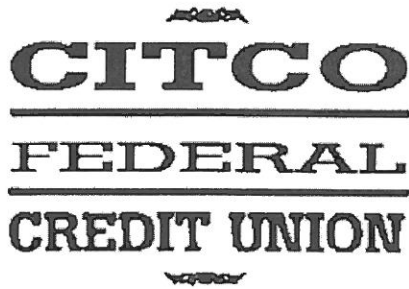


January 2020



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

Start saving for next year!

Ask us about opening a
Christmas Club Account!



Upcoming Closures

Saturday, January 18th
& Monday, January 20th
Martin Luther King Jr. Day



Saturday, February 15th
& Monday February 17th
President's Day

*Wishing you and
your loved ones a
very happy and
prosperous
New Year!*



Share Certificates

<u>Term</u>	<u>APY</u>
3mo	.351
6mo	1.005
12mo	1.714
18mo	1.765
24mo	2.02

\$1,000.00 minimum deposit



Banking made easy!

Manage your finances online.
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- Check your balances
- Transfer money
- Pay your loans
- Free Bill Pay
- E-Statements

Looking to refinance your current vehicle? Wanting a new car?
Check out our auto loan rates!



2014-2020	3.25% for 60 months <i>or</i> 3.9% for 72 months
2010-2013	3.9% for 60 months
2006-2009	4.25% 60 months
2000-2005	6.25% for 48 months

*All loan rates
subject to credit
approval.*

How is my Credit Score Calculated?

Payment History (35%): One of the most important factors. Lenders want to see that you have paid your obligations on time. One or two late payments will not completely ruin your credit, but if you consistently pay your accounts late, it can be detrimental to your credit history.

Amounts owed (30%): When a high percentage of a person’s available credit is being used, this can indicate that they are overextended. Keeping your balances below 25-30% of the available credit can show lenders that you are using your credit cards responsibly.

Length of Credit History (15%): This looks at the ages of all your credit accounts and averages them. Opening several new credit accounts will lower this average and can possibly lower your credit score.

Credit Mix in Use (10%): This will consider your mix of credit cards, retail accounts, installment loans and mortgage loans. It’s not necessary to have one of each, especially if you don’t intend to use them, but having different types of accounts can show that you are a responsible borrower.

New Credit (10%): Opening several new accounts in a short time period represents to lenders a greater risk, especially for those who do not have a long credit history. Every time you try to open a new account, it results in an inquiry on your credit report, too many inquiries in a short time period can be concerning to lenders.



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

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

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- Lawdan Butler
- Brenda Jairell
- Tara King
- Linda Songer

