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

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

Face coverings are now required to enter our lobby in compliance with Sheridan County's Public Health Order.



If you are unable to wear a face covering, please consider using the Drive-thru lane for your banking needs.

Thank you for your cooperation!

Upcoming Closures

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



Saturday, February 13th
& Monday February 15th
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	0.200
6mo	0.351
12mo	0.451
18mo	0.451
24mo	0.501

\$1,000.00 minimum deposit



Banking made easy!

Manage your finances online.
www.citcofcu.com

- Check your balances
- Transfer money
- Pay your loans
 - Free Bill Pay
 - E-Statements

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.

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Laurien Rahimi, Vice President
Patti Forister, Secretary
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Scott Reichert Wayne Roadifer
Lane Thompson

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