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

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

Certificate of Deposit Special Offer! For a limited time...

6 months for 4.90% APR



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

Upcoming Closures

Saturday, January 13th
& Monday, January 15th
Martin Luther King Jr. Day

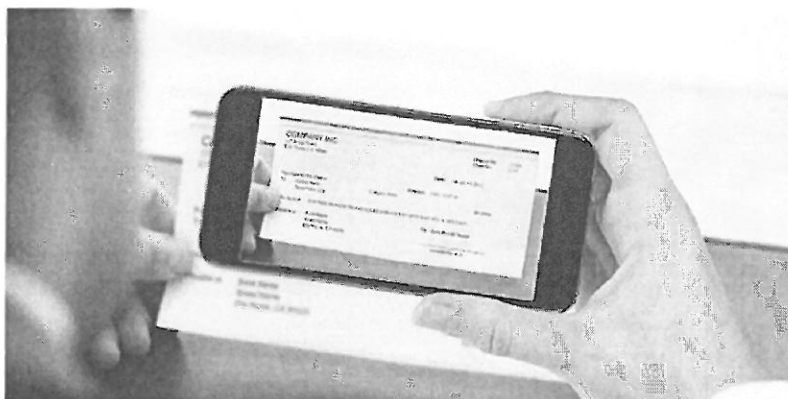


Saturday, February 17th
& Monday February 19th
President's Day

Share Certificates

Term	APY
3mo	1.50
6mo	4.90
12mo	3.25
18mo	3.30
24mo	3.35

\$1,000.00 min deposit



Have you tried Remote Deposit?

Check it out in the Mobile Banking App!

Keeping track of your balance is crucial for maintaining financial stability and making informed decisions about your spending and saving. Here are several effective ways to stay on top of your account balances:

Regularly Check Your Bank Statements:

•Set a routine to review your monthly bank statements. Most banks provide electronic statements that you can access through online banking. Verify all transactions and ensure they match your records. This helps you identify any unauthorized or erroneous charges.

Use Online Banking:

•Take advantage of online banking services provided by your financial institution. Log in regularly to check your account balances, recent transactions, and pending transactions. Many banks also offer mobile apps for convenient access on the go.

Set Up Account Alerts:

•Most banks allow you to set up account alerts for various activities, such as low balances, large transactions, or specific types of transactions. Configure these alerts based on your preferences to receive real-time notifications and stay informed about your account activity.

Keep a Transaction Register:

•Maintain a manual or digital transaction register to record every deposit, withdrawal, and transaction. Update it regularly, and reconcile it with your bank statement to ensure accuracy. This is particularly helpful for those who prefer a hands-on approach to tracking finances.

Use Personal Finance Apps:

•Explore personal finance apps that can connect to your bank accounts and provide a consolidated view of your financial situation. These apps often categorize transactions, track spending patterns, and offer insights into your overall financial health.

Automate Your Finances:

•Set up automatic transfers for bill payments, savings, and other recurring expenses. Automation helps ensure that you meet your financial obligations on time and allows you to plan your spending based on your remaining balance.

Review ATM Withdrawals:

•Keep track of ATM withdrawals, as these transactions may not immediately appear in your online banking records. Record ATM withdrawals in your transaction register promptly to maintain an accurate balance.

Educate Yourself About Fees:

•Be aware of the fees associated with your accounts, such as overdraft fees and monthly maintenance fees. Understanding the fee structure helps you avoid unnecessary charges and maintain a more accurate picture of your balance.

By adopting these practices, you can stay proactive in managing your finances and maintain a clear understanding of your account balances. Choose the methods that align with your preferences and lifestyle to create a personalized approach to tracking your financial health.

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