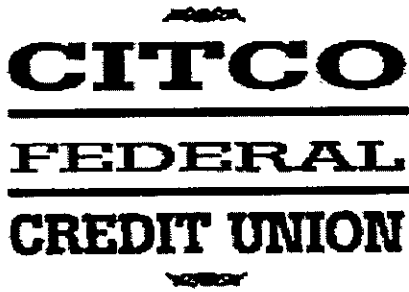


January 2025



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

Digital Wallet Now Available!



**Citco's Debit Cards are
now compatible with
Digital Wallets through
Apple, Samsung
or Google devices.**

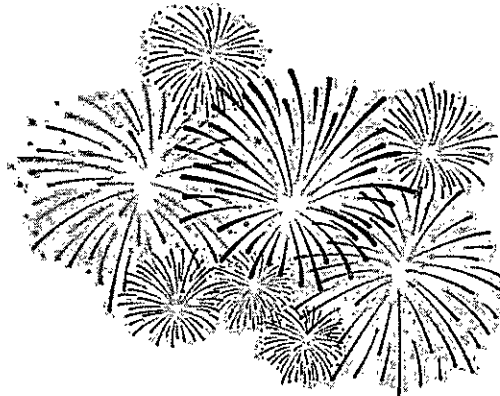
Upcoming Closures

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



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

*Happy
New
Year!*



Share Certificates

<u>Term</u>	<u>APY</u>
3mo	2.531
6mo	3.977
12mo	3.562
18mo	3.252
24mo	3.045

\$1,000.00 minimum deposit

Holidays got you feeling a little strapped??

There is still time to apply for our \$1,000
Christmas Loan Special!

Applications available at the Teller Line
until January 31st, 2025.



Looking to Refinance or Purchase a New Vehicle?

Rates are low! Apply today!

2021-2025 autos (up to 72 Months) **4.9%***

2015-2020 autos (up to 72 months) **5.75%***

2010-2014 autos (up to 60 months) **5.9%***

(*with approved credit)

**Visit our website for a full list of rates on
Autos, Motorcycles, ATVs, Campers, Motorhomes,
5th Wheels, Boats and Snowmachines.**

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

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Patti Forister, Secretary
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Dan Hills Ryan Franklin

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