

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

**Do you know if you have a beneficiary on your account?  
If you are not sure, we would be happy to check for you!**

A beneficiary is someone who would be paid the funds in your account if **ALL** owners on the account were to pass away. Having a beneficiary will bypass probate, making the process of getting the funds to your heir(s) much simpler. Our staff would be happy to check your records and make any changes or updates you need.

A few situations that may require a visit with an attorney for further information and clarification:

- Naming a minor as beneficiary is not recommended.
- If you have a will, naming a beneficiary on your account will override this.
  - You cannot name a beneficiary on a trust or business account.

Share Certificates

<u>Term</u>	<u>APY</u>
3 mo	0.351
6 mo	0.501
12 mo	0.753
18 mo	0.854
24 mo	0.904

\$1,000.00 minimum



**NEED SOME EXTRA CASH THIS HOLIDAY SEASON?**

**OUR CHRISTMAS LOAN CAN HELP!**

USE THE FUNDS FOR GIFTS, TRAVELING, OR ANYTHING ELSE THAT MAY COME UP.

FILL OUT THE APPLICATION ON THE BACK OF THIS NEWSLETTER AND BRING IT IN TO OUR OFFICE ANYTIME.

\*\*\*ALL APPLICATIONS ARE SUBJECT TO CREDIT APPROVAL.\*\*\*

**Upcoming Closures**

Saturday, October 10th  
& Monday, October 12th  
**Columbus Day**

Wednesday, November 11th  
**Veteran's Day**

Thursday, November 26th  
& Saturday, November 28th  
**Thanksgiving**



Thursday, December 24th @ Noon  
Friday, December 25th  
Saturday, December 26th  
**Christmas**

Thursday, December 31st @ Noon  
Friday, January 1st 2021  
Saturday, January 2nd 2021  
**New Year's**

Board Members

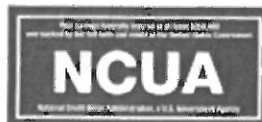
Jerry Johnston, President  
Laurien Rahimi, Vice President  
Patti Forister, Secretary  
Nancy Busch Paul S. Frank Jr.  
Scott Reichert Wayne Roadifer  
Lane Thompson

Citco Staff

Tracy Thorpe, CEO  
Staci Schreffler, Loan Officer  
Courtney Feist, Teller

Supervisory Committee

Scott Reichert, Chairperson  
Eric Comstock  
Brenda Jairell  
Tara King  
Linda Songer





# CHRISTMAS LOAN SPECIAL

*CREDIT APPLICATION AND LOAN INFORMATION (ONE PER MEMBER ACCOUNT)*

Applicant First Name	Last Name	Date of Birth	SS#
Co-Applicant First Name	Last Name	Date of Birth	SS#
Address	City	State	Zip Code
			Rent/Mortgage Pmt
Acct #	Telephone #	Salary ( <u>attach recent paystub</u> )	Co-Applicant's Salary ( <u>attach recent paystub</u> )
Employer	Length of Employment	Business phone #	
Co-Applicant Employer	Length of Employment	Business phone #	

**LOAN DISCLOSURE STATEMENT, NOTE AND SECURITY AGREEMENT CITCO FCU**

Loan Repayment:  Payment Book     Automatic Payment     Payroll Deduction  
 Loan Number: \_\_\_\_\_ Date Loan Granted: \_\_\_\_\_

Annual Percentage Rate <small>The cost of your credit as a yearly rate.</small>	Finance Charge <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you.</small>	Total of Payments <small>The amount you will have paid providing you make all the scheduled payments.</small>
<b>9.90%</b>	<b>\$57.15</b>	<b>\$1050.00</b>	<b>\$1107.51</b>

Loan Officer Approval: \_\_\_\_\_

**\*All loan applications subject to loan officer's approval. Offer expires January 31<sup>st</sup>, 2021.**

Borrower understands that a copy of this Loan Disclosure Statement, Note and Security Agreement will be sent with the loan proceeds.

For value received, Borrower(s) promise(s) to pay to the order of Lender the principal amount consisting of the above Loan, with interest at a rate per annum equal to the APR shown above on the balance of such principal amount from time to time remaining unpaid. Such payment shall be made in the installments provided for in the above Payment Schedule; and if Borrower shall fail to pay any installment in full on or before the due date of such installment, the Lender, as its option, may declare this loan to immediately be due and payable. Borrower, at that time agrees to pay the total unpaid balance as well as any additional interest on the principal of such installment, at the rate of interest specified above, and from such due date until such principal amount is paid in full, where permitted by law. Borrower(s) also agree to reimburse Lender promptly for (a) all costs and expenses, including reasonable attorney's fees and legal expenses incurred by the Lender in endeavoring to collect or enforce any of the Liabilities or to realize upon any of the Collateral and (b) expenses incurred by the Lender in performing any agreement of Borrower(s) herein which Borrower(s) shall fail to perform or in taking any other action which Lender deems necessary for the maintenance or preservation of any Collateral or Lender's interest therein. Borrower(s) shall have the right to prepay the principal amount of the Loan, without penalty, in full or in part at any time, provided that the Borrower(s) shall have paid all interest then accrued on the Loan.

To secure each purchase loan, borrower grants a security interest order for the Uniform Commercial Code in any goods purchased with the loan. If borrower defaults, the credit union will have the right to recover any of these goods which have not been fully paid for through the credit unions application of borrower's payments.

Deposit Funds to my: (check one)  
 Savings \_\_\_\_\_ Checking \_\_\_\_\_  
 Mail Funds to me \_\_\_\_\_

Number of Payments	Amount of Payments	Terms
12	\$92.27	Monthly payments begin 30 days from loan approval Late charge: 10% of payment Prepayment Penalty: None Itemization of Amount Financed of \$1,050.00 Amount Given directly to you: \$1,000.00

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_