



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

## GO MOBILE!!



Banking on the go is now easier than ever!

Transfer money between your accounts,  
pay bills, check balances and transactions;  
all from your phone or tablet!

Use your existing online banking credentials  
or click *Enroll* to get set up.

Download our App today!  
Available for Android & Apple products.

## Upcoming Closures

Saturday, October 9th  
& Monday, October 11th  
**Columbus Day**

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

Thursday, November 25th  
& Saturday, November 27th  
**Thanksgiving**



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

Friday, December 31st @ Noon  
Saturday, January 1st 2022  
**New Year's**



## 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.

### Board Members

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

### Citco Staff

Tracy Thorpe, CEO  
Staci Schreffler, Loan Officer  
Courtney Strom, Teller  
Carrie Purdum, Teller

### Supervisory Committee

Scott Reichert, Chairperson  
Eric Comstock  
Brenda Jairell  
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 \_\_\_\_\_

Acct # \_\_\_\_\_ Telephone # \_\_\_\_\_ Monthly Rent/Mortgage Pmt \_\_\_\_\_

Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_ Salary *(attach recent paystub)* \_\_\_\_\_

Co-Applicant Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_ Salary *(attach recent paystub)* \_\_\_\_\_

Loan Repayment Method:  Payment Book OR  Automatic Payment from:  Checking  Savings

Deposit funds to:  Checking  Savings OR  Mail check to above address

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

| <b>Annual Percentage Rate</b><br>The cost of your credit as a yearly rate. | <b>Finance Charge</b><br>The dollar amount the credit will cost you. | <b>Amount Financed</b><br>The amount of Credit provided to you. | <b>Total of Payments</b><br>The amount you will have paid providing you make all the scheduled payments. |
|--|--|---|--|
| <b>9.90%</b>   | <b>\$57.00</b>   | <b>\$1050.00</b>  | <b>\$1107.00</b>   |

| <b>Term</b> | <b>Payment</b> | <b>Terms</b>  |
|-------------|----------------|---|
| 12 months   | \$92.26        | Monthly payments begin 30 days from loan approval<br>Late charge: 10% of payment<br>Prepayment Penalty: None<br>Loan Fee: \$50.00<br>Amount Given directly to you: \$1,000.00 |

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.

This application must be fully complete and submitted with proof of income in order to be considered. If the application is received incomplete, it will not be processed until the required information is received by the credit union.

**\*All loan applications subject to credit approval. Offer expires January 31st, 2022.**

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

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

*Credit Union Use Only:*

Loan Officer: \_\_\_\_\_ Approved  Declined  Date: \_\_\_\_\_ Loan #: \_\_\_\_\_