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

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

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!

**Certificate of Deposit
Special
For a limited time....**

6 months for 4.90% APR

Upcoming Closures

Saturday, October 7th
& Monday, October 9th
Columbus Day

Saturday, November 11th
Veteran's Day

Thursday, November 23rd
& Saturday, November 25th
Open on Friday, Nov 24th
Thanksgiving



Saturday, December 23rd
& Monday, December 25th
Christmas

Saturday, December 30th
& Monday, January 1st, 2024
New Year's



Board Members

Marilyn Pettit, President
Lane Thompson, Vice President
Patti Forister, Secretary
Amy Leininger Jerry Johnston
Dan Hills Eric Comstock
Peter Schoonmaker

Citco Staff

Tracy Thorpe, CEO
Staci Schreffler, Loan Officer
Elizabeth Holloway, Teller



Supervisory Committee

Eric Comstock, Chairperson
Brenda Jairell
James Moore
Linda Songer
David Dedekoven
Steven Moyer

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

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

Term	Payment	Terms
12 months	\$92.26	Monthly payments begin 30 days from loan approval Late charge: 10% of payment Prepayment Penalty: None Loan Fee: \$50.00 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, 2024.**

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

Credit Union Use Only:

Loan Officer: _____ Approved Declined Date: _____ Loan #: _____