



Dollars & Sense

December 2017 Volume 15 Issue 4

Established 1959

**New Year
New Car
Rates as low as 2.99%**



USE YOUR SMART PHONE TO PAY WITH YOUR DEBIT CARD



It's called tokenization and it is an easier way to pay-like Apple Pay, Android Pay and Samsung Pay. Pay at the register with your phone and you'll never have to dig through your wallet again for your debit card!

Download the app today and have a more secure way to pay for your purchases.

Ask a Member Service Representative how you can get started.

*Happy
New Year*

Lobby Hours
Mon-Fri 9 to 5

Drive up Hours
M-F 8:00 to 5:30
Sat 8:00 to 12:00

1180 Crawford Ave.
Co. Springs, CO
80911

www.sd3fcu.org

Send e-mail to:
staff@sd3fcu.org

**We are a full
service credit
union focused on
excellence**



The Credit Union is closed on WSD3 Snow Days

Tax Refunds Arrive

Quickly Safely Easily

Include the routing number 3070-7746-4
and your account number directly on your 1040 form
in the section labeled "Refund."

IRS DIRECT

5 year Mortgage Loan

as low as **2.99%** APR*

20 year Mortgage Loan

as low as **3.99%** APR*

30 year Mortgage Loan

As low as **4.49%** APR*



LIKE US

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

HOLIDAY CLOSURES

**Monday January 15
Martin Luther King, Jr. Day
Monday February 19
Presidents' Day**



SHARED BRANCHING.
THOUSANDS OF LOCATIONS NATIONWIDE
NATIONWIDE. LEARN MORE.

CARD VALET IS HERE! DOWNLOAD IT TODAY!

- ◇ Do you want more **control** when it comes to your debit card?
- ◇ Did you lose your card and want to be able to **turn it off** yourself?
- ◇ And what about setting **card limits** and **travel parameters** yourself?

Get Card Valet on your phone as well as **PEACE OF MIND** and **SECURITY** into your own hands. Here's how...

Download the Card Valet App-click new user-enter your 16 digit card number and follow the prompts!

- ◇ You must have Apple iOS or Android based devices to access the download from Apple App Store or Google Play Store.

Did you know this about your credit union?

You can skip a loan payment each year?

You can use another participating credit union to transact business with SD3FCU?

All of your family members are eligible for membership?

We deposit \$1 in every child's account on their birthday?

Ask any Member Service Representative about these services.



HOLIDAY LOAN SPECIAL

Would an extra \$800 help this holiday season?

School District 3 Federal Credit Union is offering \$800 at 8% APR for ten months.

Apply today in person or online at 01/31/2018

*With approved credit and direct deposit with SD3FCU.