INSIDER NEWS

DECEMBER 2020

1180 Crawford Ave. Colo. Springs, CO 80911

719-392-8439

(Get the inside scoop!)



FIRST TIME HEARING ABOUT US? CALL US TODAY AND SCHEDULE AN ACCOUNT OPENING TO BEGIN SAVING TODAY!

Wow! Builder CD



Open the CD with as little as \$250.00 or as little as \$50.00 for the kids under 18

You can continue depositing money to your Builder CD all through the 24-month term!

*Annual percentage rate (APR). All loans subject to approval. Rates, terms, and conditions are subject to change

A debt consolidation loan may be a great way to

lower your interest burden, reduce the risk of late

payments, and improve your credit score. Rates as

low as 7.75% APR



Nearly 30,000 ATMS. Over 5,000 Branches Just look for the CO-OP Logo!



LETS TALK TECH!

Card Valet

Card Protection Mobile App

While School District 3 FCU is committed to deploying the most up-to-date security and technological procedures to protect your banking, we also realize that you can never be too protected!

Are you protecting yourself? We can help you with that answer...CardValet.

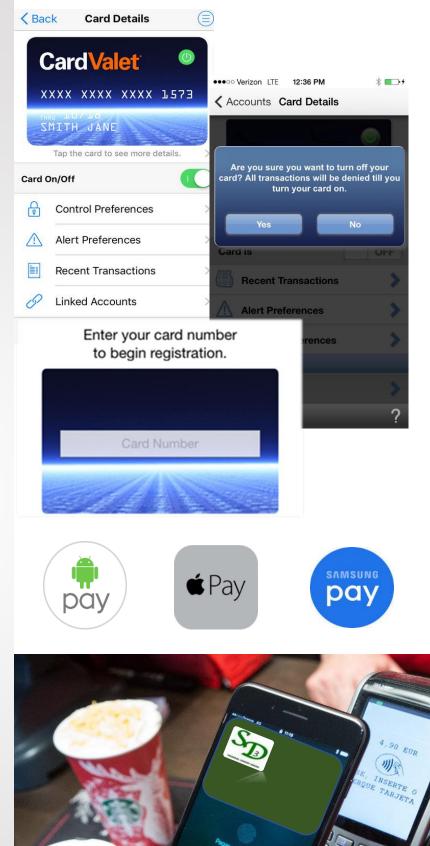
Use CardValet to control debit card usage – right from your fingertips, using a simple, free mobile app for your smartphone – and stay one step ahead of fraud! Simply download "CardValet" from your app store! As always, if you need assistance please don't hesitate to call us at 719-392-8439

Tokenization

Your credit union is happy to announce your debit card is now compatible for use in a Digital Wallet! Not only is this a convenient alternative to the using plastic, it is also more secure.

Tokenization replaces your debit card number and pin, with a unique set of symbols that is used just for that transaction!

Once you have installed the appropriate app for your device, sync up your debit card and begin paying at participating check-out locations with your phone! Simply open the app, authenticate, tap and go!





COMING!

LET US GIVE BACK TO OUR LOVELY COMMUNITY MEMBERS THIS HOLIDAY SEASON!

THROUGHOUT DECEMBER, WE WILL BE OFFERING SEVERAL MONEY-SAVING SERVICES

USE THESE SERVICES TO FREE UP SOME FUNDS FOR THE HOLIDAY:

- HOLIDAY SKIP-A-PAYMENT FOR LOANS
- <u>HELPING HAND LOAN</u>
- <u>CHRISTMAS CLUB</u>



Tired of starting the New Year with last year's Holiday Debt?

CHRISTMAS CLUB NOW OPEN Join and Start Saving Today! Start shopping now!



We are proud to announce that we have partnered with Pivot Lending Group!

Our members now have direct access to dedicated mortgage professionals offering a wide variety of mortgage loans:

- VA loans
- FHA loans
- USDA loans
- Down Payment Assistance and more!

Buying a home can be overwhelming!

With SD3FCU and Pivot Lending, you can borrow with the confidence and ease that you expect and deserve!

Contact your credit union today! We would be happy to help you start your fantastic home buying experience!



Now is a great time to get the vehicle you've always wanted. Dealerships usually need to clear out inventory to make room for new models and often reduce prices, which can help make a new car or truck much more affordable.

Getting a pre-approval can help save time and give you more negotiating power.

Apply for a pre-approval today for these advantages:

*Low auto loan rates

• Simple applications: Apply online any time, day or night, from the convenience of your personal computer on our upgraded website! www.sd3fcu.org

• Fast decision times: We'll typically let you know same day what rate and loan amount you qualify for.

* All loans subject to approval. Rates, terms and conditions are subject to change and may vary depending on credit history, collateral conditions, or qualifications



