

Happy New Year! Have a fantastic 2022!

We look forward to servicing you for another wonderful year!

**INSIDER NEWS**

**NEW YEARS EDITION!**

1180 Crawford Ave. Colo. Springs, CO 80911

719-392-8439



FEDERAL CREDIT UNION

Let's start this New Year off on the right track! Some quotable content to encourage a year of growth:

**"The best is yet to come."**

**-Frank Sinatra**

**"You are never too old to set another goal or to dream a new dream"**

**-C.S. Lewis**

**"Be at war with your vices, at peace with your neighbors, and let every new year find you a better man."**

**-Benjamin Franklin**

Find us on Facebook, Instagram, and Twitter @SD3FCU!



## NEW YEAR, NEW SAVINGS!

Gone through the ringer with this past holiday season? Open a new Holiday Savings account at your friendly neighborhood credit union! Transfer money in periodically and let it accumulate throughout the year! We will transfer it to the account of your choosing on Nov. 1<sup>st</sup> for all your holiday shopping convenience!



## Short on time? Bank online!

With our various electronic options, you're only ever a phone throw away from your banking needs! Card Valet and Touch Banking are available in your app store. As always, our online banking portal is available at [sd3fcu.org](http://sd3fcu.org)!

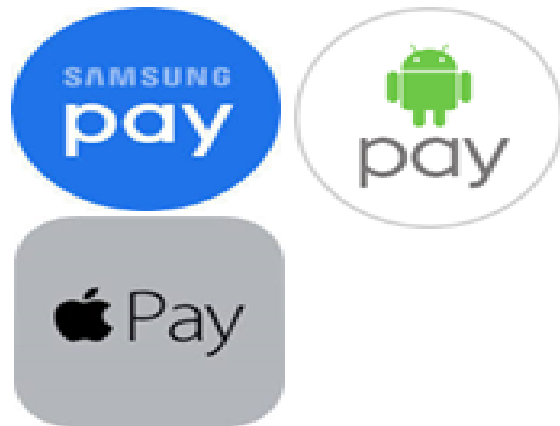


## Tokenization

Your friendly neighborhood credit union debit card is compatible for use in a Digital Wallet! With your NFC compatible smartphone, safety and security is just a tap away!

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

Download the appropriate app and start your tapping!



<b>Calendar of Events</b>	
<b>January</b>	1 <sup>st</sup> – Closed for New Year's Day 17 <sup>TH</sup> – Closed for Martin Luther King Jr. Day
<b>February</b>	21 <sup>st</sup> – Closed for President's Day
<b>March</b>	

## **SCAM ALERT**

The Social Security Administration will never threaten, scare, or pressure you to take an immediate action. If you receive a call, text, or email that...

- Threatens to suspend your Social Security number, even if they have part or your entire Social Security number
- Warns of arrest or legal action
- Demands or requests immediate payment
- Requires payment by gift card, prepaid debit card, internet currency, or by mailing cash
- Pressures you for personal information
- Requests secrecy
- Threatens to seize your bank account
- Promises to increase your Social Security benefit
- Tries to gain your trust by providing fake "documentation," false "evidence," or the name of a real government official

**...it is a SCAM!**

Do not give scammers money or personal information – Ignore Them!

Protect yourself and others from Social Security-related scams

- Try to stay calm. Do not provide anyone with money or personal information when you feel pressured, threatened, or scared.
- Hang up or ignore it. If you receive a suspicious call, text, or email, hang up or do not respond. Government employees will not threaten you, demand immediate payment, or try to gain your trust by sending you pictures or documents.
- Report Social Security-related scams. If you receive a suspicious call, text, or email that mentions Social Security, ignore, and report it to the SSA Office of the Inspector General (OIG). Do not be embarrassed if you shared personal information or suffered a financial loss.
- Get up-to-date information. Follow SSA OIG on Twitter @TheSSAOIG and Facebook @SSA Office of the Inspector General for the latest information on Social Security-related scams. Visit the Federal Trade Commission for information on other government scams.
- Spread the word. Share your knowledge of Social Security-related scams. Post on social media using the hashtag #SlamtheScam to share your experience and warn others. Visit [oig.ssa.gov/scam](http://oig.ssa.gov/scam) for more information. Please also share with your friends and family.

Keep yourself safe stepping into this new year.

<b>Contact Your Credit Union</b>	
By Phone	(719)392-8439
By Email	staff@sd3fcu.org
By Mail	1180 Crawford Ave. Colorado Springs, CO 80911
Facebook	<a href="http://www.facebook.com/SD3FCU">www.facebook.com/SD3FCU</a>
Twitter	<a href="http://www.twitter.com/SD3FCU">www.twitter.com/SD3FCU</a>
Instagram	<a href="http://www.instagram.com/sd3fcu">www.instagram.com/sd3fcu</a>



Or go to:

[https://links.lovemycreditunion.org/client/love\\_my\\_cu/banner/?bid=6069&campid=91&clientid=13300&sid=1](https://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=6069&campid=91&clientid=13300&sid=1)

## Need To dispute? Some facts to keep you resolute.

We here at your friendly neighborhood credit union recognize that unauthorized charges are a fright. Some of us may not even know where to start. What even is a dispute? Who do you contact? What do you say? How long will this painstaking process meander on? Why are there so many questions on this page yet no answers so far?

A dispute is the process in which you contest that there is a billing error on your account or that a merchant did not honor their terms and conditions.

The first step on any dispute starts before any paperwork for the dispute is made.

### Double-Check the charges

Filing a dispute may not always be the best option. Before you dispute a charge, double check that:

- The charge has posted. We cannot work to dispute a charge before the charge is fully posted. The easiest way to check is through the Touch Banking app, [EzCard](#), or our website: [www.sd3fcu.org](http://www.sd3fcu.org).

- Check with other people authorized to use the account to make sure that they didn't make the charge.
- Check your paper and digital receipts – it's easy to confuse similar charges or forget about tips.

### Start with the merchant

The fastest and easiest way to resolve a dispute is **by contacting the merchant.**

When contacting the merchant, you will need to inform them of the date and time of the charge. If known, the item or service purchased. Along with this, they will need a description of the problem at hand.

Take notes of your correspondence with the merchant. (i.e., When you called, who you spoke to, if a reimbursement was promised, etc.)

If you have any documentation supporting your claim, it would be wise to send copies along with a description of the information you are including.

### No luck with the merchant?

We're here to help. You can send us a Debit Card Dispute form available on our [website](#), or use [this form](#). These forms are available online and at our location for your convenience.

To begin a Credit Card Dispute,

Call: 1(800) 247-4222

Or call our branch at: (719)392-8439

**Thank you for your continued support, and we look forward to another fantastic year of service!**

*Thank You*