



Dollars & Sense

March 2013 Volume 11 Issue 1

Established 1959

Annual Meeting Saturday April 27

Mark your calendars to attend the Annual Meeting at the Credit Union from 1-2:30. The business meeting and election of officials will begin promptly at 1:10 followed by a Dessert and Ice Cream Social. Cash prizes will be awarded and your odds of winning are better than the lottery! Please RSVP by April 20th with your \$2 reservation fee which will be refunded at the meeting.

Three board member's terms are expiring - Gary Gorham, Jim Skadden and Vickie Latrell. They have indicated that they will seek re-election. Any members interested in volunteering for a two year term, please provide a profile to Pat Haggett by April 19th.



Announcing Mobile Money

Secure, convenient, anytime access to your accounts

Imagine being at the store and finding that perfect item for the house. Not sure if you have enough funds to cover the purchase? Use your mobile phone to check your current balance.

Or, you get that urgent call from your son at college. He needs some money right away or he can't buy his books for the semester. Now you can quickly transfer funds no matter where you are.

With our new Mobile Money service, you can do all of this and more. Mobile Money is a secure, convenient way to access your bank accounts anytime, anywhere, using your mobile device.

With Mobile Money you can:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Rest assured your information is safe and secure

To learn more, visit our website. All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the Internet.



WIN AN iPad!!!

THANK YOU FOR BEING A MEMBER OF SCHOOL DISTRICT 3 FCU. WE WANT TO SAY THANKS BY GIVING YOU A CHANCE TO WIN AN iPad. IT'S EASY!! ALL YOU HAVE TO DO IS TELL YOUR FAMILY & FRIENDS ABOUT US!

FOR EACH NEW MEMBER YOU REFER TO SD3FCU, YOU WILL BE ELIGIBLE TO ENTER YOUR NAME INTO A DRAWING FOR A GENERATION II iPad. MAKE SURE TO TELL YOUR REFERRAL TO MENTION YOUR NAME WHEN OPENING THEIR NEW ACCOUNT. WE'LL MAKE SURE YOUR NAME GOES INTO THE DRAWING.

PROMOTION IS EFFECTIVE FROM FEBRUARY 1, 2013 UNTIL MAY 20, 2013.

WE OPENED 7200 MORE
BRANCHES TO SERVE YOU



SAVE AND DRIVE

Invest in America's Credit Union Member Discount from GM helps you save hundreds, or thousands on a new Chevy, Buick or GMC. Get your authorization number and start savings at LoveMyCreditUnion.org/GM

WIRELESS IS LESS

For a limited time, switch to Sprint and receive a \$100 service credit for each newly activated line of service. Available only to eligible Individual-liable accounts with a valid Corp. ID. All lines must be ported from an active wireless line at another carrier and remain active 61 days to receive full service credit.

Requires up to a two-year Agreement

Get the details at LoveMyCreditUnion.org/Sprint



**More than 25,000 surcharge free
ATMs nationwide!**

**Look for the CO-OP Network Logo
when using your SD3FCU Visa
Debit Card**

"Child Safe Day"

Children are part of the future of School District 3 Federal Credit Union. So Friday April 19th we are hosting a Child Safe Day with our partner American Income Life



Lobby Hours
Mon-Fri 9 to 5
Drive up Hours
M-F 8:00 to 5:30
Sat 8:00 to 12:00

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Denise Hunt
Dawn Hill
Ruby Robles
Michele Odum

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



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HOLIDAY CLOSURES

**Monday, May 27
Memorial Day**

Visit School District 3 Federal Credit Union

the week of April 22-26 and help us celebrate Youth Week. This year's theme, "Savings Sleuth" will show youth and teens how to be savings sleuths at their credit union. Whatever young members are saving up for, we are ready to lend a hand. We have more ideas to help you raise financially savvy kids. So stop by the office during the celebration week and get in on the action of our Youth Week events:

- *Coloring page
- *Proud of your good grades? Bring in your latest report card and we'll deposit \$2 in your account for every "A" you earned.
- *National Youth Savings Challenge. Enter to win one of ten \$100 prizes.

Prepare Plastics for Trips Abroad

Travel can be tricky, particularly when it's overseas. Don't leave home without measures to prepare and protect your credit and debit cards-and your ability to use them.

Simple tips could save you hours of frustration and hundreds of dollars:

- Give us your itinerary. If we know you're traveling overseas, we won't place a hold on the card when you try to use it outside the U.S.
- Call ahead. Contact the hotel before you leave home to verify your card will be accepted there. When shopping, ask a salesperson if your card will be accepted before you get to the cash register. Consider printing your train tickets at home, before departure, to avoid kiosks that require chip-and-PIN cards.
- Clean out your wallet. Only take the plastic you'll need, but make sure you have a backup in case your primary card is lost, stolen or cancelled. Keep toll-free numbers in a separate place so you can immediately cancel plastic that's been compromised.
- Plan for loss. Consider carrying a USB flash drive with your card information and other important documents in digital form. Make sure that the flash drive allows for encryption, which protects your confidential information from identity thieves. Then if your card is lost, simply decrypt the file on a computer.

The Credit Union is closed on WSD3 Snow Days

FREE TREES IN APRIL

APRIL IS A MONTH OF CELEBRATIONS AT YOUR CREDIT UNION

- ◇ Earth Day April 22
- ◇ Youth Week April 22 — 28
- ◇ National Arbor Day April 26
- ◇ Annual Meeting April 27

"Planting trees is an act of kindness and optimism. A gift for our friends and neighbors, and for future generations. The trees we plant clean the air, beautify our neighborhoods, provide homes for wildlife, conserve energy and topsoil and help keep the atmosphere in balance. And life is just better when we live among the trees." So says John Rosenow of the Arbor Day Foundation and we can hardly disagree. So, to celebrate these occasions in April, we will be giving trees to our members from April 22—April 27. Pick up your Colorado Blue Spruce or White Pine at the Credit Union Office, while the supply lasts.



Each of us uses approximately one 100-foot-tall Douglas fir tree in paper and wood products per year (EPA, 2008).

Sign up for **e-Statements** and help save our forests.

Now you can sign up for e-Statements on your SD3FCU Visa credit card too! Look for it the next time you check your credit card balance or make your payment online.

The Value of Trees to Our Community

- ◆ The net cooling effect of a young, healthy tree is equivalent to ten room-size air conditioners operating 20 hours a day.
- ◆ One acre of forest absorbs six tons of carbon dioxide and puts out four tons of oxygen.
- ◆ Planting of trees means improved water quality, resulting in less runoff and erosion. This allows more recharging of the ground water supply. Wooded areas help prevent the transport of sediment and chemicals into streams.
- ◆ There are about 60 to 200 million spaces along our city streets where trees could be planted. This translates to the potential to absorb 33 million more tons of CO₂ every year, and saving \$4 billion in energy costs.



Our partnership with Centennial Lending allows us to offer a variety of home loan products designed to fit the different stages of your life—from first time home buyers to later in life borrowers paying off their home and everything in between.



car sales



- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.¹
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.²

- FREE CARFAX[®] REPORTS.
- 7-DAY REPURCHASE AGREEMENT.³

And, you'll never have to haggle about prices.