



FEDERAL CREDIT UNION

# Insider News

October 2019

1180 Crawford Ave. Colo. Springs, CO 80911

719-392-8439

## Get A Leg Up On



CHRISTMAS

**To:** *You, our Member*

**From:** *School District 3 Federal Credit Union*

We would like to offer you the gift of refinancing your vehicle and making your first payment after the new year! \*

**NO** Payments until **2020**

*What are you currently paying?*

*We're putting our*

**BEST LEG FORWARD!**\*

	5 YEAR TERM	6 YEAR TERM
Borrow	3.69% APR*	3.90% APR*
\$15,000	\$280	\$235
\$25,000	\$460	\$395
\$35,000	\$645	\$520
\$50,000	\$920	\$785

*School District 3 Federal Credit Union*



NCUA

\* No Payments for 60 days from date of loan closing. APR = Annual Percentage Rate. Subject to final credit and collateral approval. Rate offer also valid on new purchases. This offer does not apply to loans currently financed with SD3FCU. Rates subject to change without notice. Promo on good through December 31, 2019.





Want to avoid identity theft? Never, ever use a debit card online!



**IT'S NOW EASIER THAN EVER TO ACCESS ALL YOUR ACCOUNT INFORMATION.**

- 1. DOWNLOAD "TOUCHBANKING" APP**
- 2. ENTER APP CODE: GOMOBILE1235**
- 3. LOG IN USING YOUR VIRTUAL BRANCH LOGON ID AND SECURITY CODE**

For assistance please call us!  
**719-392-8439**

Instead, use a credit card! With a credit card, federal law limits your liability if there's an unauthorized use of your card.

When you use a credit card, you're spending the credit card company's money every day until you pay your bill at the end of the month. Meanwhile, your money is earning interest in your Credit Union share account.

If there's a large data breach (and you know that there *will* be) you're protected. If a fraudster gets your card information, the credit card company will cancel your compromised card and send a new one within the next couple of days. You won't be responsible for any unauthorized purchases made.

If the same thing happens and the criminals get your debit card information, however, you could lose your money in your Credit Union account and face a difficult and lengthy process recovering the money.



**Local Service.  
Global Reach.**

Everything credit unions do serves the needs of members on a local scale. Credit unions impact local communities across the globe by bringing financial empowerment to their community, which inspires other credit unions to enhance their service. International Credit Union Day (ICU Day) is an opportunity to raise worldwide awareness about the movement.

**Join us October 17<sup>th</sup> to celebrate with treats and enter into our**

**ICU Day drawing!!**

# Inexpensive DIY Holiday Jar Ideas

## Caramel Apple in A Jar

Author: The Gunny Sack

### Ingredients

- 12 wrapped caramels
- 1/4 cup mini M&M's
- Small apple

Details at:

<https://www.thegunnysack.com/caramel-apple-in-a-jar/>



## Essential Oil Air Freshener

Author: Shaken Together

### Materials:

- 1 teaspoon polymer absorbent crystals
- 15 drops essential oils
- Lace or tulle
- Custom decorations

Details at:

<https://www.shakentogetherlife.com/diy-gel-air-fresheners/>



## Spa in a Jar

Author: The Gunny Sack

### Materials:

- Any assortment of travel size

examples include:

travel size face cleanser, Nivea lip balm,

hair treatment packet, travel size lotion, razor

mini candles, nail clippers, nail file, bath bomb, or chocolate truffles

Details at: <https://www.thegunnysack.com/spa-in-jar-diy-valentines-day-gift-in/>



Thank you to all our members who came to celebrate

# Member Appreciation Day



**SPECIAL THANKS TO  
KEVIN GROW II  
OWNER OF  
DANDY MAN BAKERY  
FOR HIS EXCELLENT WORK ON  
THE CREDIT UNION'S  
60<sup>TH</sup> ANNIVERSARY CAKE!**