

# Dollars & Sense

December 2016 Volume 13 Issue 4

Established 1959



## Buying A New Car In 2017?

### Rates as low as 2.24% apr

**Check with your Credit Union first!** Our knowledgeable loan officers can help you decide what financing options are best for you and determine if you are paying the right price for that car. Warranties and GAP are offered at a lower cost than most dealers. We're here to help so come see us!



*Happy Holidays from the C U staff*

### Did you know...

You can skip a loan payment each year?

You can use another 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?



### RATES AS LOW AS 6.5% apr

**Now is the time to transfer those higher interest rate credit cards to you SD3FCU Visa. Don't have one? Apply online now!**

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](http://www.sd3fcu.org)

Send e-mail to:  
staff@sd3fcu.org

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

## **DON'T KEEP YOUR CREDIT UNION A SECRET**

Tell your friends, your co-workers and your family members what you like about your credit union so that they too can enjoy the benefits of membership!

## **Members Save with Sprint**

While you may not use your mobile phone every day, it's sure nice to know you've got one when you're on the road. No matter how much or little you use your wireless phone, you can save on monthly data service and more with the Sprint Credit Union Member Discount. So, whether you want to stay in touch with your grandchildren, use the GPS for directions, or keep it close for emergencies, Sprint offers these savings:

A **10% discount** on select regularly priced Sprint monthly data service

Waived **activation fee on new lines** (\$36 savings)

Waived **upgrade fee** (\$36 savings)

Mention **Corporate ID: NACUC\_ZZM** at a Sprint store or when you call

### **Member Verification**

You will need to verify your credit union membership. There are four simple ways to do it:

The free Love My Credit Union Rewards app for Android and/or iPhone. Find the app by searching for "Love My Credit Union Rewards." The app will prompt you to black out all confidential information on your documentation

Fill out and fax the Sprint Verification Form (available online at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.

Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device.

Sign up for Sprint's Auto Pay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

**To learn more about the Sprint Credit Union Member Discount today, visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).**



## **FOLLOW US**



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

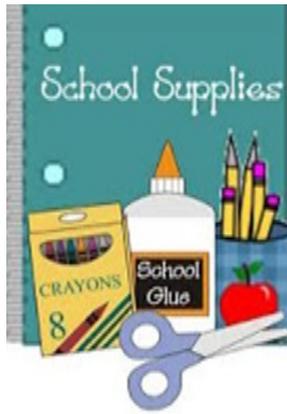
Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# **NCUA**

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

## HOLIDAY CLOSURES

**Monday January 2**  
**New Year's Day Observed**  
**Monday January 16**  
**Martin Luther King Jr. Day**  
**Monday February 20**  
**President's Day**



Are you in need of school supplies either for your children, yourself or your classroom? No worries! Ask us how you can save money with our School Supply Loan Special: \$400.00 for 4 months @ 4.00%

\*Must have Direct Deposit to qualify!

## Your Membership Benefits

We value our members and think it is important to review the many benefits available to them, and the many differences between a credit union and commercial banks. Please take a few minutes to review these credit union benefits.

1. Credit unions typically pay higher yields on savings and certificates compared to commercial banks. Plus, accounts are federally insured.
2. Credit unions' loan rates are generally lower than those at commercial banks. Consider refinancing your bank loans and credit card balances at the credit union to save money.
3. Credit union service fees are often lower than the fees charged for similar services at commercial banks.
4. Credit unions still make small unsecured loans. Many banks no longer make small personal loans.
5. Credit unions offer low-rate credit cards. Plus, you may qualify for a credit union credit card when a bank would not extend you credit. Transferring higher

rate bank and store credit card balances to a credit union credit card could result in significant savings.

6. Credit unions have robust Web sites that allow you to obtain information and do your banking and bill payments online. Visit us at [SD3FCU.ORG](http://SD3FCU.ORG).
7. Credit unions belong to ATM networks that allow you to make FREE withdrawals from your account at thousands of locations nationwide.
8. Credit unions are member-based non-profit organizations. When you join, you become a member-owner and can participate in electing the Board of Directors. All members have an equal vote. Profits are returned to members in the form of better savings and loan rates. In contrast, banks focus on profits for their shareholders.
9. Credit union membership is a lifetime benefit. Once you become a member, you can remain a member even if you change jobs or move to another area of the country.
10. Your immediate family members are also eligible for credit union membership. Encourage them to join the credit union soon so they can enjoy the same benefits that you do.