



# Dollars & Sense

March 2012 Volume 10 Issue 1

Established 1959

## Annual Meeting Saturday April 28

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 trip to the "Potato Bar". Enjoy a potato with all the fixin's. 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.

Two board member's terms are expiring - Larry McClanahan and John (Doug Deutsch). 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 13th.



## MOUNTAIN CABIN FOR SALE

Looking for a mountain getaway? We have the perfect place for you! A one bedroom, one full bathroom cabin in Fairplay, CO. It's less than 2 hours from Colorado Springs, only 19 miles to Breckenridge and approximately 30 miles to Buena Vista. The living room has a gas fireplace, the kitchen has gas appliances, there is also a laundry area and a loft area. The bedroom has a sliding glass door that leads to an outdoor living area with a gas fireplace and gas grill. Picture yourself relaxing on the wrap around deck while enjoying the beautiful views. As an owner, you have access to the clubhouse, tennis courts, hot tub & BBQ pit. Call 392-8439 or email Pat or Kathleen @ [staff@sd3fcu.org](mailto:staff@sd3fcu.org) for more information.





## **NEW SECURITY MEASURES ARE NOW IN PLACE ON YOUR VISA DEBIT CARD**

As your credit union, one of our most important jobs is to protect our members and their money. In our ongoing efforts to do just that, we wanted to take this opportunity to tell you about the newest layer of security we've recently put in place affecting your checking account and VISA debit card. Sadly, our little credit union is not immune to fraud and we have found a large majority of it originates from outside the United States. Therefore, we have blocked International transactions on your debit card. This doesn't mean you can't use your card outside the country, **you can**-you will have to notify us of your plans so we can adjust the rules for your account while you travel.

### ***Deter – Detect – Defend***

Watch for more information on how to avoid identity theft or go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) today to learn how you can best protect yourself and your finances.



**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 buyer to later in life borrower paying off their home and everything in between.**

## **VIRTUAL BRANCH**

On March 28, 2012 we upgraded our online banking system to Virtual Branch. We hope you've had a chance to set up your personal preferences for viewing and maybe set up an alert or two. You can also schedule your own transfers for the amount and frequency you desire.

Send us an email to tell us how you like the new system or even what you don't like about it. Your opinion matters at your credit union.



**WE OPENED 4400 MORE BRANCHES TO SERVE YOU**

**Enterprise Car Sale  
Friday & Saturday May 4 - 5  
Great Cars! Great Deals!  
Special Rates!**



Lobby Hours  
Mon-Fri 9 to 5  
Drive up Hours  
M-F 7:30 to 5:30  
Sat 8:00to 12:00

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Ruby Robles  
Michele Odum

## Visit School District 3 Federal Credit Union

the week of April 22-28 and help us celebrate Youth Week. This year's theme, "Be a Credit Union Super Saver" shows young members how their credit union can help them utilize their own strengths and credit union resources to meet financial goals. Whatever young members are saving up for, their trusty sidekicks at SD3FCU are ready to lend a hand. We want our sensational youth to be prepared for the future. 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.

NATIONAL CREDIT UNION YOUTH WEEK  
APRIL 22-28, 2012

## SCHOOL DISTRICT 3 FCU IS ON FACEBOOK!

To "Like" us is to love us! When you "Like" us on Facebook you will help our efforts to eliminate paper statements and you if you don't already, you will begin getting e-statements! But best of all, you will be entered into our quarterly drawing to WIN a \$25 Visa Gift Card. "Like" us today!



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, May 28**  
**Memorial Day**

**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 27
- ◇ Annual Meeting April 28

"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 20—April 28, while the supply lasts. Pick up your White Pine, Colorado Blue Spruce or Norway Spruce at the Credit Union Office.

### TREES

I think that I shall never see  
A poem as lovely as a tree  
A tree whose hungry mouth is pressed  
Against the earth's sweet flowing breast;  
A tree that looks at God all day  
And lifts her leafy arms to pray;  
A tree that may in summer wear  
A nest of robins in her hair;  
Upon whose bosom snow has lain;  
Who ultimately lives with rain.  
Poems are made by fools like me,  
But only God can make a tree.  
-Joyce Kilmer

### 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 CO<sub>2</sub> every year, and saving \$4 billion in energy costs.

### Quotes About Trees

*"Acts of creation are ordinarily reserved for gods and poets. To plant a pine, one need only a shovel."*

-Aldo Leopold

*"He that plants trees loves others beside himself."*

-Thomas Fuller

*"To exist as a nation, to prosper as a state, and to live as a people, we must have trees."*

-Theodore Roosevelt

*"I am the heat of your hearth, the shade screening you from the sun; I am the beam that holds your house, the board of your table; I am the handle of your hoe, the door of your homestead, the wood of your cradle, and the shell of your coffin. I am the gift of God and the friend of man."*

-Unknown

*"He who plants a tree plants a hope."*

-Lucy Larcom

*"In the woods we return to reason and faith."*

-Ralph Waldo Emerson