

Dollars & Sense

March 2016 Volume 14 Issue 1

Established 1959

Annual Meeting Saturday May 21

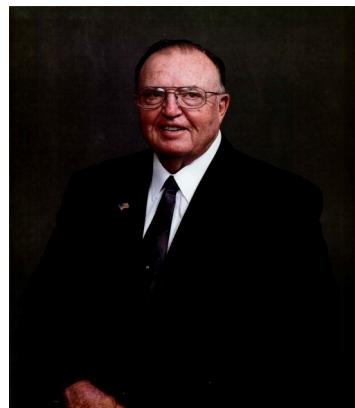
Mark your calendar to attend the Annual Meeting at the Credit Union from 12:30 p.m. – 2:00 p.m. Lunch will be provided and followed by the business meeting and election of officials. Please RSVP by May 16th with your \$2 reservation fee which will be refunded at the meeting.

Two board member's terms are expiring Larry McClanahan and John "Doug" Deutsch. Doug will seek re-election. Any members interested in volunteering for a two year term, please provide a profile to Denise Hunt by end of business May 6.

After nearly 35 years of service Larry McClanahan is retiring from the Board. Please join us as we celebrate his remarkable tenure.

IN THE BEGINNING...

In the fall of 1962 I began my teaching career in Widefield School District at Widefield Elementary. Shortly after moving to Security, my wife ,Etta, and I were given the opportunity to buy our first house by paying \$1 down, yes a dollar, and taking over the existing loan. The property was in need of tender love and care, which we felt we could take care of over time. We had three children and it was not feasible for Etta to work outside the home. Still, since the payment was less than our current rent, we decided to take the chance. We were poorer than church mice and needed a refrigerator and a few other items before we could move into our own home. All we needed was a little money, and this was where the credit union came into play.



At the new employee orientation, I was invited to become a member of the School District 3 Federal Credit Union. Since I had been a member of a credit union from my previous job, this decision was a no-brainer.

When we needed money, I made an appointment with the treasurer, John McMinn at his home. The "credit union office" was in a curtained-off area of the unfinished basement. John pulled the curtain aside to reveal the desk-a door which was lying on top of four wooden apple crates. On this desk were an adding machine and brief case. There were a couple of chairs and, in the corner, an old surplus filing cabinet.

From this office our credit union has grown to occupy the beautiful building we have today with assets of nearly \$23 million dollars and eight employees.

Yes, I did get the money. Hard to believe that was approximately 54 years ago, and today I am very proud of what our credit union has become..

Larry L. McClanahan

Visit School District 3 Federal Credit Union

During the month of April and help us celebrate National Credit Union Youth Month. SD3FCU will show youth and teens how to get Credit Union Strong™ and pump up their savings at their credit union. Whatever young members are saving for, we are ready to help. We have ideas to help you raise financially savvy kids. Stop by our lobby in April for

*An activity pad

*A coloring page that will be displayed in the lobby

*Proud of your good grades? Bring in your latest report card and we'll deposit \$2 in your account for every "A" you earned.

And remember, School District 3 FCU membership is open to all members of your family.



Credit Union
STRONG
Simpler. Smarter. Stronger. You're Next!

HOLIDAY CLOSURES

Monday May 30

Memorial Day

Monday July 4

Independence Day



Check your account balances.
Easily, quickly, securely.

Get Started Today!

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

Send e-mail to:
staff@sd3fcu.org

We are a full service credit union focused on excellence

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



We are a part of shared branching, a national network of credit unions that share facilities to give you 5,400 locations to perform transactions like withdrawals, deposits and transfers. So wherever you go, we've got you covered.

Visit co-opcreditunions.org/locator to find a shared branch.
Download the app "CO-OP Shared Branch" too.

COMMUNITY CU



WIRELESS IS LESS

Let us introduce you to valuable savings (10-15%) on monthly wireless bills, mobile phones and accessories-plus waived application and upgrade fees. It's all possible thanks to your credit union, Invest in America and Sprint.

You can even save on smartphones, push-to-talk and business accounts. All this, just for being a member of SD3FCU!

Get the details at LoveMyCreditUnion.org/Sprint or visit any Sprint location.

Call 877.save.4.cu, tell them you're an SD3FCU member and ask to be attached to the NACUC_ZZM corporate ID.



LIKE US

Ready for a new car?

RATES AS LOW AS 3.50% APR

And we can sell you GAP and a Warranty much cheaper than the dealers! See the testimonial below.



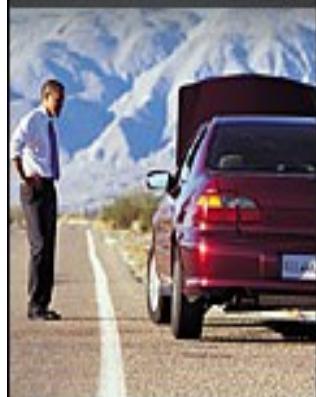
On January 17, 2016 I was in an accident that left my Nissan 300ZX totaled, this car was financed with School District 3 Federal Credit Union. I called the Credit Union the next day to tell them what happened and they reminded me that I had taken GAP insurance on the car when we did the loan and told me not to worry they would take care of me.

My insurance company sent a payoff check to SD3FCU that was about \$600.00 short of what would pay off the loan. The Credit Union then sent GAP the information about the remainder of the balance owed on the loan. Not only did my loan get paid off but when I found a replacement car and financed it with SD3FCU, GAP sent me a check for \$1,000.00.

I am very grateful that when I closed my loan the ladies at the Credit Union took care of me sold me the GAP product. I will never have a car loan without the GAP protection. This saved me from a large out of pocket expense.

Eryn Maggard a loyal SD3FCU member

**REPAIR COSTS
ARE ON THE RISE!**
Get your free, instant
quote on an
extended warranty.



Residential Mortgages and Business Loans offered by Centennial Lending

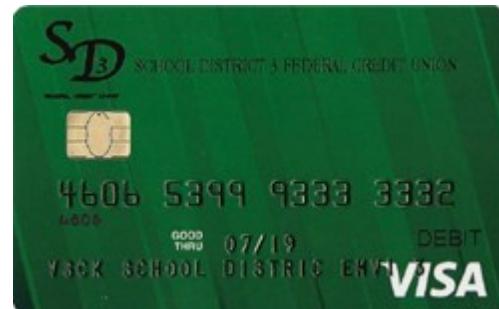
for more information visit www.centennial-lending.com

WE ARE AN EQUAL
HOUSING LENDER



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

For details visit
www.sd3fcu.org



SPRING LOAN SPECIALS