

# Dollars & Sense

September 2015 Volume 13 Issue 3

Established 1959



## HOLIDAY LOAN SPECIAL



We would like to thank all our Members who made donations to fill the many food boxes we provided for the WSD3's food drive.



Would an extra \$800 help this holiday season?

School District 3 Federal Credit Union is offering \$800 at 8% for ten months.

Apply today in person or online at [www.sd3fcu.org](http://www.sd3fcu.org)

\*Offer good from 10/01/2015 through 12/31/2015

\*With approved credit and direct deposit with the Credit Union.

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](mailto:staff@sd3fcu.org)

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

**LIKE US**



[www.s3fcu.org](http://www.s3fcu.org)



## 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

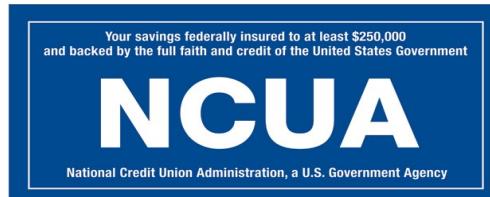
Fill out and fax the Sprint Verification Form (available online at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.

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).**

**VISIT YOUR NEW WEBSITE!**



## HOLIDAY CLOSURES

**October 12-Columbus Day**

**November 11-Veteran's Day**

**November 26 and 27-**

**Thanksgiving Holiday**

**Noon December 24-Christmas Eve**

**December 25-Christmas Day**

**Noon December 31-New Year's Eve**

**January 1-New Year's Day**



**Ready for a new car?**

Hurry in before rates go up!



**Do you need to purchase school supplies for the school year, either for your children, yourself or your classroom? No worries! Ask the us how you can save money with our \$400.00 for 4 months @ 4.00% loan Special. \*Must have Direct Deposit to qualify!**

## **ABOUT YOUR FICO SCORE**

The five most important factors that affect a FICO credit score are payment history, how much you owe compared to your income, how long you've had credit, your last application for credit, and the types of credit you use.

There is a difference between credit reports and credit scores. Reports show a person's history of using credit, including both opened and closed accounts, payment history, credit limits, and amounts owed. The score (a FICO score) is based on this information and ranges from a low of 300 to a high of 850.

A high credit score can save a person tens of thousands of dollars in interest, lower insurance premiums, and can even increase the likelihood of getting hired!

**\$10,000 loan at 5% for 5 years = \$1322.60 in interest.**

**\$10,000 loan at 3.5% for 5 years = \$915.66 in interest.**



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

## International Credit Union Day Celebrates People Helping People

On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

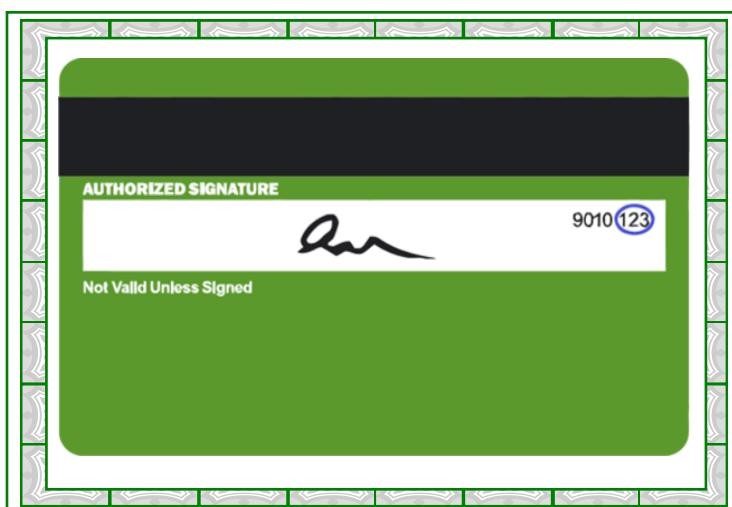
It’s no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote. In many countries, credit unions offer people their first true taste of democracy.

"Credit unions must do their part. We must share our knowledge, our experience, and our dreams," World Council Board Chairman Grzegorz Bierecki said earlier this year. "It is the duty of free people to support freedom."

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at SD3FCU. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

So when we wish you a Happy ICU Day at SD3FCU, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams. We’ll have cookies and hot apple cider so top by on ICU Day.



### EMV is coming your way!

EMV is a technical standard for smart payment cards and for payment terminals and automated teller machines which can accept them. EMV cards are smart cards (also called chip cards or IC cards) which store their data on integrated circuits rather than magnetic stripes, although many EMV cards also have stripes for backward compatibility. They can be contact cards which must be physically inserted (or "dipped") into a reader, or contactless cards which can be read over a short distance using radio-frequency identification technology. Payment cards which comply with the EMV standard are often called chip-and-PIN or chip-and-signature cards, depending on the exact authentication methods required to use them. The benefits of EMV cards are improved security (with associated fraud reduction), and the possibility for finer control of "offline" credit-card transaction approvals.

Yours will be in your mailbox soon...please sign it and activate it as soon as possible!