



Dollars & Sense

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Established 1959

Time to Refinance Your Home Mortgage?

There has probably never been a better time to refinance your mortgage and your Credit Union offers many types of loans to fit your needs. With SD3FCU's low closing costs, even a 1/2% rate reduction could be beneficial. Here's what you can gain:

-  Lower monthly payment
-  Reduce principal and build equity faster
-  Shorten the loan term
-  Decrease the amount of interest paid over the life of the loan
-  Take cash out for another purpose

Stop by and talk to Kathleen and together you'll decide what loan type is right for your situation.

If you are purchasing a home or if you need a longer term contact our partner Centennial Lending. Visit our website and click on the Centennial link to the online application.



Each of us uses approximately one 100-foot-tall Douglas fir tree in paper and wood products per year (EPA, 2008).

Sign up for **e-Statements** and help save our forests.

Board Announces 2011 Christmas Club Accounts Will Earn .60%

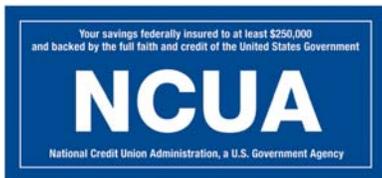


Lobby Hours
Mon-Fri 9 to 5
Drive up Hours
M-F 7:30 to 5:30
Sat 8:00to 12:00

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HOLIDAY CLSURES
Monday, January 17
M.L. King, Jr. Birthday

Monday, February 21
Presidents' Day

Keep your money NCUA-safe

NCUA protects your money in a federally insured credit union up to \$250,000 per account.

[Visit NCUA.gov](http://www.ncua.gov) and use the e-Calculator



Suze Orman helps consumers stay NCUA-safe.

Renowned personal finance expert, Suze Orman, is appearing in public service TV messages explaining the similarities between NCUA and FDIC protection.

As Ms. Orman says, "They're virtually identical. NCUA protects the money you have in a credit union account up to \$250,000, same as FDIC protects money in a bank account."

Both are backed by the full faith and credit of the U.S. government, so no matter what happens, your money is safe, provided you stay within the coverage limits. And a new law makes this \$250,000 coverage limit permanent.

How can you be sure all of your money is NCUA-safe? Use the e-calculator on this site. It only takes a few minutes to enter your information, find out if you are currently 100% protected, and if not, what to do.

The Credit Union is closed on WSD3 Snow Days

HYBRID VEHICLES: BENEFITS BEYOND GAS SAVINGS

As gasoline prices have plunged, so have sales of once hot high-mileage hybrid vehicles. Buyers concluded that the gas savings on hybrids would not recoup their premium prices. But if you have a secure job and think you might buy a car now, a combination of federal and state tax credits can make a hybrid choice more attractive. Additionally, in many places hybrids get other perks such as using car-pool lanes and free or reduced-cost parking.

If you're interested in purchasing a hybrid consider these factors:

- 🚗 Along with their sales volume the selling prices of hybrids have fallen as well.
- 🚗 Check for possible insurance savings. Insurance companies Travelers, Farmers and GEICO are offering 5% to 10% discounts on auto insurance for owners of gas-electric hybrid vehicles.
- 🚗 Don't assume gas will stay this cheap forever. After plunging from its \$4-plus per gallon level to under \$3 on average nationally. As gas prices rise, so do the weekly savings from high-mileage hybrids.



🚗 Colorado offers some of the nation's most generous tax credits for electric cars and plug-in hybrids. In some cases, as much as 85 percent of the cost premium for EVs and PHEVs are available. Many of them are slowly phased out between 2010 and 2016. The credits are often capped at \$6,000. Between 2012 and 2016, the cap on PHEV conversions increases to \$7,500.

If you're lucky enough to afford the hybrid premium, you might want to buy one to help cut energy consumption and spew out less climate-changing gases. Then while feeling you are helping the planet, you can also enjoy stopping less often at the gas station.

What To Do If Your Cell Phone is Lost or Stolen

Here's a little known fact: If your cell phone is stolen, the wireless company can hold you liable for all charges made from the time it was stolen until you report the theft. One woman was reportedly charged \$26,000 when her cell phone was stolen just before she left for a vacation in another country. Credit card issuers are required by law to limit the liability a consumer has for fraudulent charges, but cell phone companies are not. So you'll want to report a lost or stolen cell phone immediately. It's also a good idea to note the name of the person you spoke with, along with the time and date. Ask for confirmation in writing that your phone has been disabled. You might want to consider filing a police report too.

However, fraudulent charges may be the last thing on your mind when your cell phone is stolen. All the information, such as phone numbers, stored in your phone is now in the potentially dangerous hands of a stranger. Contact anyone whose phone number you have stored by relationship ('Mom', 'Grandpa', 'Hubby') instead of their name to let them know your phone was stolen so they can be wary of calls and text messages coming through. Identity theft has been known to take place when a stolen cell phone was used to text 'hubby' asking for a PIN reminder.

Better yet, don't save any names this way. Why take a chance on identity theft?

USE SD3FCU CARDS TO MAKE LIFE EASIER

Many members already know the convenience of using the SD3FCU Debit Card. But did you know that your credit union also has one of the best Credit Cards around?

Our Visa Credit Card provides all the perks you deserve, with low rates and no annual fee. You pay the same low rate on cash advances or balance transfers and we won't charge you a fee.

With the holiday bills now coming in it's time to apply for your SD3FCU Visa Credit Card and transfer those balances. You can do it online or call us and we'll mail you an application. Don't think you qualify for a credit card? Ask about our secured card plan. Call us for all the details.

Wealth is a relative matter. The more wealth you have, the more relatives you hear from!

Need a Loan?

Looking for low rates, generous terms and friendly service? Look no further than your Credit Union! Call Kathleen at 392-8439 for your next car loan, personal loan or mortgage.

Tax Refunds Arrive

⇒ Quickly

⇒ Safely

⇒ Easily

IRS DIRECT

Include the routing number 3070-7746-4 and your account number directly on your 1040 form in the section labeled "Refund."

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