



# Dollars & Sense

June 2009 Volume 7 Issue 2

Established 1959

## CHRISTMAS IN JULY

### Pick a present off the Christmas Tree

It's Christmas in July here at your Credit Union. Open a new account, a Share Certificate, Share Draft (checking) or Holiday Account and pick a "present" such as a rate increase of .05% to .50%; a free box of checks; one free year of SD3FCU bill payer service or; a gift certificate for coffee or movies.

If you take out a car loan, first or second mortgage or transfer another credit card balance to your SD3FCU Visa credit card you can pick a "present" such as a rate reduction of .05% to .50%; free car washes or; a gift certificate to Lowe's or Wal-Mart.

Merry Christmas in July!

## ANNUAL MEETING RESULTS

Your Board of Directors was elected at the Annual Meeting on May 30 at the Flying W Ranch. Members attending dined on a delicious barbeque dinner and were entertained by the new Flying W Wranglers. We welcome the following individuals to their new terms of service with sincere thanks for their commitment to the Credit Union:

John "Doug" Deutsch: Security Water & Sanitation District

Gary Gorham: WSD3 retired

Victoria Latrell: WSD3

Larry McClanahan: WSD3 retired

Jim Skadden: WSD3 retired

The Board of Directors appointed the following individuals to serve on the Supervisory Committee:

Ellen Kratz: Progressive Insurance

Russ Lambert: Safeway

Kim Stockinger: Security Water & Sanitation District

Betsy Vasquez: WSD3

## SPECIAL LOANS FOR SPECIAL OCCATIONS

**Relocation Loan:\*** to benefit new school district employees as they begin their careers to help make housing and relocation expenses to Colorado Springs more affordable.

**RATE: 5.90% TERM: 24 months AMOUNT: up to \$3000**

**Computer Loan:\*** to help members keep up-to-date with the latest technologies.

**RATE: 5.90% TERM: 24 months AMOUNT: up to \$2000**

**Professional Development Loan:\*** to assist educators in reaching educational goals to help pay for tuition, books and other expenses associated with continued education.

**RATE: 5.90% TERM: 60 months AMOUNT: up to \$10,000**

*\*Members are required to have direct deposit and set up automatic payments. Certain credit qualifications and other conditions may apply.*

### Important events of 1959

- 1 Hawaii became the 50th state
- 2 Lady Chatterley's Lover banned from U.S. mail
- 3 GB Packers beat NY Giants for the NFL Championship
- 4 School District 3 FCU was organized and chartered

### SATURDAY HOURS

LOBBY: 9 am to NOON

DRIVE UP: 8:30 am to 12:30 pm



FOR A LIMITED TIME

50TH ANNIVERSARY

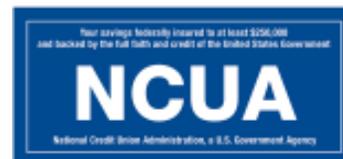
CERTIFICATE

3.04% APY

50 MONTH CERTIFICATE

WITH A BONUS:

YOU CAN ADD \$ TO IT ONE TIME  
DURING THE LIFE OF THE CD



## THRIFTY TRAVEL TIPS FOR SUMMER FUN

More Americans are planning to stay put during the summer travel season this year due to financial concerns.

Despite the pressure on purse strings during tough economic times, there are ways to have frugal fun in the sun without burning a hole in your wallet:

- *Budget Basics.* Identify how much you have to spend on your excursion. Consider expenditures on meals, souvenirs, transportation, lodging and entertainment. Be sure to include funds for unexpected expenses, and take into account any membership or organizational discounts such as AAA.
- *Deals.* Use travel sites like [Kayak.com](http://Kayak.com) to search for low rates on flights, hotels, car rentals, cruises and vacation deals.
- *Last minute Planning.* When you have little time to plan, use [lastminute.com](http://lastminute.com) to find travel packages that include transportation and lodging. Other sites, like [airfarewatchdog.com](http://airfarewatchdog.com), list reduced prices for last-minute air travel.

**Find a CO-OP Network surcharge-free ATM even when you're away from your computer!**

Text your location – address, intersection or zip code – to 692667 (MYCOOP) from any mobile phone. You'll never be lost looking for one of CO-OP Network's 28,000 surcharge-free ATMs again. Like CO-OP Network ATMs, 692667 (MYCOOP) is a surcharge-free service.



## KEEP YOUR PASSWORDS STRONG AND SECRET

Keep your computer's content secure by creating strong passwords, keeping them secret, and keeping track of them. A compromised password could lead to identity theft or other dire consequences. A criminal could use your information to apply for credit cards or mortgages, or to make online purchases or other transactions.

The first rule of thumb for creating strong passwords is to use a different password for each of your accounts. It may be easier to keep track of just one password, but if a crook discovers that one password, he or she can access all of your accounts.

The second key to a robust password is to make it lengthy. At a minimum, your passwords should be eight digits long, and 14 digits or more is ideal. Using the greatest variety of characters possible in your passwords—letters, numbers, symbols—makes them harder to guess or uncover with malicious software.

After creating your password, you can test its strength with one of the "password checkers" available online such as Microsoft's Password checker and The Password Meter. Use your search engine to locate these and others. If your password tests as weak, make it more complex.

Some password *don'ts* include:

- \* Using personal information such as family names, birthdays, or your address.
- \* Using sequences or repeated numbers, like abcd, 1234, or 9999.
- \* Using any words listed in a dictionary—they're easy for scammers to guess.

To help you keep track of your passwords, write them down and store the list where others won't find it, but in a place you'll remember. Don't share your passwords with others—children, particularly, may unwittingly pass them on to others. And don't enter them into computers in public places—these machines may have malicious software that can capture your keystrokes for a criminal's use.

If a password is compromised, monitor all information it protects for suspicious activity. If you see such activity, notify the authorities and contact School District 3 FCU at 719-392-8439 for help with related financial matters. But remember, the stronger your passwords, the less likely this is to happen.

Lobby Hours

Mon-Fri 9 to 5

Sat 9 to noon

Drive up Hours

M-F 7:30 to 5:30

Sat 8:30 to 12:30

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Credit Union Staff

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**TIRED OF GETTING SOAKED** for all your cash? Well, we have a splash of a discount for you! Just go to our website [www.sd3fcu.org](http://www.sd3fcu.org) and click on the Calypso Club icon. Slide in our password (Econ326) and get \$11 off each ticket you purchase online for Water World. Grab your tanning lotion and towel and **LET'S GO!**

**TIPS FOR PARENTS OF COLLEGE BOUND STUDENTS**

High-school students bound for college will embark on many new experiences--including financial independence. Here are some tips for parents to help kids prepare for what's in store.

\* Explain how credit works. If your son applies for a credit card at a campus table promotion, he'll not only take home a free T-shirt, but a credit line he may not be able to afford, and may not know how to manage. A credit card is not free money; instead, it is a means of putting off paying for purchases until a later date. Accompany him to the SD3FCU for the best rates on credit cards and consider urging him to use a debit card instead.

\* Create a spending plan. Write down all college expenses such as tuition, books, room and board, toiletries, entertainment, and so forth. Determine which expenses you'll be paying and those for which your child will be paying.

\* Come to a no-bail-out agreement. If your daughter ends up charging more than she can afford, or runs out of money before the end of the month, your first reaction may be to send money and bail her out. Don't do it. If she needs to figure out a way to get out of debt, such as working or staying home on weekends, chances are good she won't make the same mistake twice.

\* Have your children check out FoolProof on our website for financial literacy education.



[Find your car now!](#)

**HOLIDAY CLOSURES**

Friday & Saturday  
July 3 & 4

Independence Days

Monday Sept 7 Labor Day