



Dollars & Sense

September 2011 Volume 9 Issue 3

Established 1959

REFINANCE YOUR MORTGAGE WITH YOUR HOMETOWN CREDIT UNION 10 year fixed rate 4.0%*

What you can gain:

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

We've been your trusted financial partner with your deposit accounts, car loans and other financial services, so how about your home loan? We're here to help so call us today and tell your friends about us.

*APR is 4.216% if you finance the 1% origination fee. A 15 year (5X5) adjustable rate mortgage is also available.

At some point, you've probably wondered what the difference is between credit unions and other financial institutions.

In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in School District 3 FCU being established in 1959 as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer.

In order to increase public awareness of cooperatives and promote their formation and growth, the United Nations General Assembly has designated 2012 as the International Year of Cooperatives (IYC) with the theme "Cooperative Enterprises Build a Better World."

As financial cooperatives that stand on social responsibility and economic viability, credit unions play a substantial role in the global cooperative movement. In 97 countries, close to 186 million people are members of credit unions. Credit unions around the world have taken that message to heart and adapted it for their International Credit Union Day celebration on October 20, 2011, which is the launch of the 2012 IYC.



As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

Stop by the credit union on October 20th or 21st and celebrate with your fellow members! We'll have cookies from Nutrition Services and lots of prizes.

This year we are supporting Dress for Success during credit union week. So bring by your "gently used" clothing to donate and help women enter the workforce. If you know someone who could benefit from this service have them stop by the credit union one of those two days to speak with an on site representative from the Women's Resource Agency.

Lobby Hours
Mon-Fri 9 to 5

Drive up Hours
M-F 7:30 to 5:30
Sat 8:00 to 12:00

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Credit Union Staff

Patricia L. Haggett
President
Theresa Schutts
VP of Operations
Kathleen DuPay
Loan Officer
Denise Hunt
Dawn Hill
Ruby Robles
Michele Odum



We Accept the Following

- ◆ Business Suits (Skirt and Pant Suits)
- ◆ Jackets and Blazers
- ◆ Skirts and Slacks
- ◆ Blouses
- ◆ Dresses (Size 16+)
- ◆ Gently worn dress shoes
- ◆ Handbags and jewelry



Donation Days & Times

You may also donate on the 2nd Saturday
of each month from
10:30 am—12 pm OR
10 AM—4PM
Monday-Friday
Where: We are located inside the Citadel on the
2nd floor near J.C. Penney.

Dress for Success Colorado Springs a
program of the Women's Resource Agency
750 Citadel Dr. East #3128
Colorado Springs, CO 80909
Phone: 719 471 3170 ext. 1005
E-mail: Stacy@wrainc.org
www.wrainc.org

**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 to WIN one of two \$25 Visa Gift Cards. "Like" us today! Gift card drawings will be held on ICU Day October 20 and November 18.

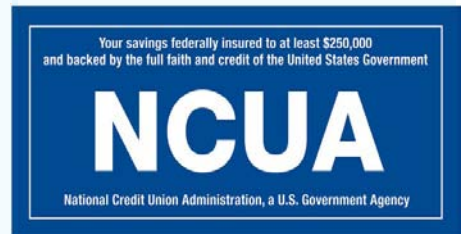


**When To Change
Your Passwords?**

I'm sure you have seen recommendations to change your passwords frequently, especially if you use online banking, services like PayPal or eBay, or even a webmail service. Okay, you know it's the wise thing to do, but it is also a hassle!

But it's nothing compared to the hassle you'll face if even one of your accounts is hacked. So determine right now if you need to revamp your entire password list. Here are some pointers to help you decide...

To finish reading this article go to our website www.sd3fcu.org and click on the FoolProof logo. Then click on CUHQ on the right side of the page.



The Credit Union is closed on WSD3 Snow Days

**More than 25,000
surcharge free
ATMs nationwide!
Look for the
CO-OP Network Logo
when using your Credit
Union Debit Card**



USE OUR 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?

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 holidays right around the corner, now is the time to apply for your SD3FCU Visa Credit Card. 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.

**Apply for our Platinum Visa Card
with a low rate of 6.25% APR***

*WAC: 6.25% APR is a variable rate and subject to change semi-annually

Shop From a List

When getting ready for the holidays, shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

**Board Announces 2012 Christmas Club
Accounts Will Earn .50% APY**