



Dollars & Sense

March 2014 Volume 12 Issue 1

Established 1959

CELEBRATE APRIL WITH A FREE TREE FROM YOUR CREDIT UNION

April is Financial Literacy month

Youth Week April 20 — 26

Earth Day April 22

National Arbor Day April 25

Annual Meeting April 26

“Planting trees is an act of kindness and optimism. A gift for our friends and neighbors, and for future generations. The trees we plant clean the air, beautify our neighborhoods, provide homes for wildlife, conserve energy and topsoil, and help keep the atmosphere in balance. And, life is just better when we live among the trees.” So says John Rosenow of the Arbor Day Foundation. To celebrate these occasions in April, we will be giving trees to our members from April 22—April 25. Pick up your Colorado Blue Spruce or Norway Spruce at the Credit Union Office, while the supply lasts.

Your credit union is pleased to welcome **Pat Sitzman** to our team. She contributes 20 years of financial experience, an enthusiastic approach to member service excellence, and a willingness to go the extra mile to our growing SD3 FCU team. Please say hello to Pat when you visit us for your next product or service!

Annual Meeting Saturday April 26

Mark your calendar to attend the Annual Meeting at the Credit Union from 1-2:30 p.m. The Ice Cream Social will begin promptly at 1:00 followed by a business meeting and election of officials. Cash prizes will be awarded and your odds of winning are better than the lottery! Please RSVP by April 21th 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. Both have indicated they will seek re-election. Any members interested in volunteering for a two year term, please provide a profile to Pat Sitzman by April 14th.



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

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Credit Union Staff

Patricia L. Haggett
President
Patsy Sitzman
Vice President
Denise Hunt
Loan Officer
Dawn Hill
Michele Odum
Ruby Robles

HOLIDAY CLOSURES

Monday, May 26
Memorial Day

NATIONAL CREDIT UNION YOUTH WEEK™ • APRIL 20-26, 2014

Visit School District 3 Federal Credit Union

the week of April 21-25 and help us celebrate Youth Week. This year's theme, "Catch the Save Wave" will show youth and teens how to save 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 the office during the celebration week and get in on the action of our Youth Week events:

*Coloring page

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



SAVE AND DRIVE

Invest in America's Credit Union Member Discount from GM helps you save hundreds, or thousands on a new Chevy, Buick or GMC. Get your authorization number and start saving at

LoveMyCreditUnion.org/GM

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



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.



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



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.

Now you can sign up for e-Statements on your SD3FCU Visa credit card too! Look for it the next time you check your credit card balance or make your payment online.

Mobile Money

Secure, convenient, anytime access to your accounts

Mobile Money is a convenient way to access your accounts anytime, anywhere, using your mobile device.

With Mobile Money you can:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Assure your information is safe and secure

To learn more, visit our website. All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the Internet.



Our partnership with Centennial Lending allows us to offer a variety of home loan products designed to fit the different stages of your life-from first time home buyers to later in life borrowers paying off their home and everything in between.



Are You at Risk for Identity Theft?

DOCUMENT DISPOSAL:

- I own a cross-cut shredder and use it regularly. (+8pts)
- My shredder is near the trash can or in the office where most of my mail is sorted. (+5pts)
- I shred all pre-approved credit offers I receive before putting them in the trash. (+5pts)
- I shred all “convenience checks” or “balance forward checks” I receive from credit card companies before putting them in the trash. (+5pts)
- I understand that thieves root around in my trash looking for credit/financial info. (+5pts)

SOCIAL SECURITY NUMBER PROTECTION:

- I never carry my Social Security card in my wallet or purse. (+5pts)
- I make sure that I have no other cards in my wallet or purse with my SSN on it. (+5pts)
- I have a card with my SSN on it in my wallet or purse, but it is a copy and part of the SSN has been cut off. (+6pts)
- I have my SSN or driver’s license number printed on my personal checks. (-7pts)
- My SSN is my driver’s license number - I have made no effort to change that. (-8pts)
- I make sure that my SSN is never publicly displayed or used at work or school, i.e. timecards, test scores, receipts, badges. (+5pts)

INFORMATION HANDLING:

- I use a locked, secured mailbox or P.O. Box to receive mail. (+5pts)
- I never leave mail for pickup in an unlocked location at home or at work. (+5pts)
- I always watch my surroundings for people who might be listening when giving out SSN or financial information. (+5pts)
- I keep personal identifying information in a locked or protected area of my home; one that visitors can’t access. (+5pts)
- I have ordered a copy of my free annual credit reports during the last year. (+8pts)

SCAMS:

- I keep an eye on my credit cards when they leave my hands to avoid skimming. (+5pts)
- I do not respond to Internet scams and I also hang up on telephone solicitors. (+5pts)
- Whenever I am asked to provide my SSN, I always ask how that information will be safeguarded and why it is necessary for them to have it in the first place. (+6pts)
- I always use firewall(s) and current anti-virus software for any connection to the Internet. (+7pts)

RESULTS:

Each one of these questions represents a possible risk factor or protection against ID theft.

Your score: _____

Range: -15 to +100.

If you scored 85 – 100 consider yourself savvy about identity theft risks; continue your proactive steps.

If you scored 45 – 84 you need to consider your identity theft risk factors more closely and take some corrective actions.

If you scored below 45, you are at high risk of becoming this crime’s next victim! Please make the effort to become more informed about identity theft and the simple steps you can take to minimize your risk.