



Dollars & Sense

September 2012 Volume 10 Issue 2

Established 1959



With seven billion people living in the world, each passing moment provides an opportunity to help one another. By losing ourselves in a cause we believe in and are prepared to fight for, we can find both happiness and genuine success.

This year on October 18, 2012, credit unions in 100 countries will celebrate International Credit Union (ICU) Day by banding together and appreciating their members.

As a credit union member, you belong to a global movement in which people help people. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."

Credit unions exist to serve you, the member, not to increase the bottom line. A focus on superb customer service and member satisfaction sets credit unions apart from other financial institutions. As not-for-profit cooperative institutions, credit unions return their earnings to members in the form of higher interest on deposits, lower loan rates, and fewer fees.

Irrespective of the amount you have on deposit with us, you are a member and an owner, with equal ownership and one vote. Members are never just numbers; your ownership empowers you and provides a voice.

In addition to member control, credit unions offer education and training programs. Fifty-four percent of Americans ages 18 to 34 check their social media accounts daily, while less than one third do a daily check on their financial statements. Credit unions actively focus on creating fiscally responsible members through their wide variety of education programs, which positively impact savings and spending habits for a lifetime.

Member control, education and training programs, and concern for the community are key cooperative values that differentiate credit unions from other financial institutions. Our people-first philosophy illustrates an underlying credit union message that will be celebrated this fall. ICU Day's theme, "Members Matter Most," conveys a simple message that strikes home in its ability to communicate our top priority.

Celebrate with us on Thursday, October 18 and Friday, October 19. We'll have those wonderful cookies from Nutrition Services and lots of prizes. Bring in your statements and other sensitive information and we'll shred it during Credit Union Week. And kids will find a coloring page on our website. Color it up, bring it in and receive a "special gift."

Guard Against New Text Scams

New types of fraud--particularly texting scams--are challenging consumers and financial institutions across the country. "Set up security systems on your mobile devices and add your cell phone number to the Do Not Call registry (at donotcall.gov)," advises Ann Davidson, senior consultant, risk management at CUNA Mutual Group.

Fraudsters obtain phone prefixes (such as 354) and use auto-dialers to generate huge lists of phone numbers. The criminals then send fake text messages to the numbers to trick people into entering personal information via a bogus phone line or website: Criminals can use the information to raid responders' financial accounts.

When you receive a text asking for personal information, take a moment to think about whether it's authentic. "Your credit union will never send a text or e-mail asking for personal information--the credit union already has that information," Davidson reminds. "Never give out personal information unless you initiated the contact."

Forward possible scam texts to 7726

Major telecommunications carriers such as AT&T, T-Mobile, and Verizon all use this phone number to collect potential scam messages for investigation.

If you think you may have given out personal information to a scammer, notify your credit union immediately so its security experts can monitor your accounts.

CHECK OUT THESE LATEST ARTICLES ON FOOLPROOF

CUHQ: *Stressed? Manage Your Time!*

Whether you're in school studying or already working a job, you need to get things done, right? And there's always too little time... Follow these tips and enjoy some free time!

IE: *Protecting Your Personal Financial Information*

How much time do you think it takes to get things straightened out if you are a victim of identity fraud or identity theft? It makes sense to take an hour or two now to take these steps for greater security, trust me.

CUHQ: *The App Trap*

Apps may seem harmless and helpful, but you may not realize how app collecting can really start to dent your wallet if you aren't careful.

I know what you're thinking: "Get real, it's a measly two bucks." But two bucks can really start to add up, especially around this time of year when we're being deluged with holiday ads and it's easy to get caught up in the holiday—and mass spending—spirit.

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.

REFINANCE YOUR MORTGAGE

10 year fixed @ 3.50%*
20 year 5x5 ARM 3.25%**

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 3.714% if you finance the 1% origination fee. A 15 year (5X5) adjustable rate mortgage is also available.

**APR is 3.364% if you finance the 1% origination fee.



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.

Colo Spgs, CO 80911
Phone 392-8439
Fax 392-2367
Send e-mail to:
staff@sd3fcu.org

Credit Union Staff

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

HOLIDAY CLOSURES

Monday October 8

Columbus Day

Monday November 12

Veteran's Day

Thursday November 22

Thanksgiving Day

December 24 at Noon and

Wednesday December 25

Christmas

Tuesday January 1

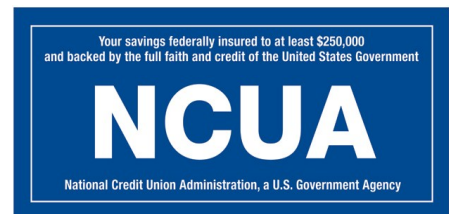
New Years Day

FOR SALE: CABIN IN FAIRPLAY

GO TO WWW.AUCTION.COM

For details and pictures

And place your bid



The Credit Union is closed on WSD3 Snow Days



More than 30,000 surcharge free ATMs

nationwide! Look for the CO-OP Network Logo when using your SD3FCU Debit Card



WE OPENED NEARLY 5000 MORE BRANCHES TO SERVE YOU



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

Craft Fair at the Credit Union

Your crafty fellow members will display and sell their wares in the lobby on November 20. Stop in to see all the unique items you can purchase for your loved ones this Christmas.

Stephani from Massage In Motion will also be here giving free chair massages from 10:30 to 2:30 with the donation of a toy or a non-perishable food item. Your donations will support the Food Pantry and Toys for Tots.

Board Announces 2013 Christmas Club Accounts Will Earn .35% APY