



# Dollars & Sense

September 2018 Volume 16 Issue 2

Established 1959



**BUILDER CD IS HERE**  
**THIS CD IS LIKE NOTHING WE'VE  
EVER OFFERED BEFORE!**

Open this Certificate of Deposit now with \$250 (only \$50 if you're under 18) and continue making deposits to your Builder CD during the 24 month term



## Give Your Holiday Budget a Boost!

Your credit union can help you finance your wish list this year.



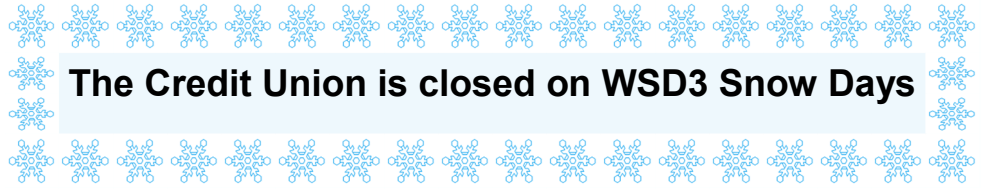
Holiday loans up to \$5000\*

With great rates as low as 7.75%\*

Terms up to 24 months

**And no payments for 60 days!**

\*WITH APPROVED CREDIT



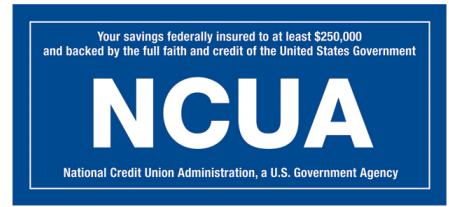
**The Credit Union is closed on WSD3 Snow Days**

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.  
Co. Springs, CO  
80911

[www.sd3fcu.org](http://www.sd3fcu.org)

Send e-mail to:  
[staff@sd3fcu.org](mailto:staff@sd3fcu.org)

**We are a full  
service credit  
union focused on  
excellence**



## HOLIDAY CLOSURES

**Monday October 8  
Columbus Day  
Monday November 12  
Veterans Day  
Thursday November 22  
Thanksgiving Day  
Friday November 23  
Black Friday-Drive up only  
Monday December 24  
Christmas Eve-close at noon  
Tuesday December 25  
Christmas Day  
Monday December 31  
New Years Eve-close at noon**



## **USE YOUR SMART PHONE TO PAY WITH YOUR DEBIT CARD**

Now it's easier to pay with Apple Pay, Android Pay and Samsung Pay. Pay at the register with your phone and you'll never have to dig through your wallet again for your debit card!

Download the Android Pay, Apple Pay or Samsung Pay app today. It's a more secure way to pay for your purchases.



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

## **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 7.75 APR\***

\*WAC: 7.75% APR is a variable rate and subject to change semi-annually



### **Need new wheels?**

We have the loan you need for the car you need. Talk to Sarah at 392-8439

"The difference between school and life? In school, you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson." – Tom Bodett

# Looking for Alternative Gifts

## This Holiday Season?



What do you think of as alternative gifts? A family trip? Tickets to a special event? Have you considered helping others. Here are a few suggestions for doing just that.

**Give to a charity.** Undesignated monetary donations are not the only way to give. Some charities let you choose a specific gift. For example, gifts to the Heifer Project provide animals, basic needs, trees, bees, and much more to help families around the world attain sustainable livelihoods. Choose to help a child by providing toys and clothing. Provide toys to help stock a store where low income parents can buy gifts for their children inexpensively. If you can, help out.

**Help your community food bank.** There may be many different ways to help. Possibilities include sponsoring a meal for a family, donating goods, delivering meals, serving meals, organizing donations, and collecting donations.

**Give the gift of your time.** Help someone out by running errands, shopping, working in their yard, cleaning their house, doing home repairs, taking them to appointments or visiting with them.

**Volunteer.** Spend time volunteering instead of shopping. Many organizations can use volunteers not just during the holiday season but year round.

**Assemble a kit.** Various organizations accept donations of kits that can be used after emergencies or disasters. For example, cleaning supplies are needed after a flood. Look for the list of kit contents on the organization's website.

For many more suggestions, search for alternative gifts with your favorite search engine.