



Dollars & Sense

June 2011 Volume 9 Issue 2

Established 1959

GAS PRICES UP-LOAN RATES DOWN



At School District 3 FCU we have great rates on late model cars. And our application process is fast and easy. You can even apply online! We'll get you approved before you shop or after you make the deal. Call Kathleen at 392-8439.

2008 or newer model as low as **3.50%* APR** for 48 months

Don't go to a high pressure dealer! Check out the great selection of cars with Enterprise Car Sales. Go to www.enterprisecarsales.com or



◀ JUST CLICK HERE

*with approved credit; base rate is 5.0% with A credit; deduct .25% with a share draft (checking) account with direct deposit; deduct .25% for using your debit card at least 10 times per month; deduct .25% if you have another loan or credit card with SD3FCU; deduct .25% with an automatic loan payment; deduct .50% with a 20% downpayment.

"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

Log on to www.sd3fcu.org and follow the FoolProof link to valuable financial information for high school and college students, teachers, parents and home-schoolers. It's free and fun!



Lobby Hours
Mon-Fri 9 to 5

Drive up Hours
M-F 7:30 to 5:30
Sat 8:00 to 12:00
1180 Crawford Ave.

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

Credit Union Staff

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Loan Officer
Denise Hunt
Dawn Hill
Ruby Robles
Michele Odum

ONLINE ACCESS TO YOUR ACCOUNTS

Home Banking

ANYTIME, ANYWHERE

The next time a trip to the credit union just isn't convenient, make a trip to your computer instead. Using our online service, you can conduct various transactions on your credit union accounts right over the Internet. Home banking is available through the credit union's web site and it's accessible anytime day or night.

With home banking you also get immediate access to your end-of-month-statements with e-Statements. Why wait for days for your mail and risk exposing yourself to identity theft?

Home banking, like shared branching, is just one more credit union service that makes it easy for you to conduct financial business with us. To learn more or to sign up, visit www.sd3fcu.org or call us.

THEY'D WANT TO KNOW

Your family members and coworkers trust you for a lot of things. For example, they trust you to tell them about great deals you discover. So you can be sure they would want you to tell them about the benefits of credit union membership!

Don't keep it to yourself.

Spread the word about your credit union today!

HOLIDAY CLOSURES

Monday

July 4, 2011

Independence Day

Monday

September 5, 2011

Labor Day

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



The Credit Union is closed on WSD3 Snow Days

Facebook Feature Threatens Privacy

The social networking website Facebook continues to roll out its new facial recognition feature for uploaded photos, "Tag Suggestions," amidst privacy protection concerns (abcnews.go.com June 10).

The new feature scans user-uploaded photos with facial recognition software to automatically—and without permission—identify people photographed in an attempt to make categorizing and sharing of photos easier for Facebook users.

Advocacy groups in the U.S. and authorities across the globe are concerned the new feature is a danger to consumer privacy. The Electronic Privacy Information Center and other advocacy organizations in the U.S. recently asked the Federal Trade Commission to order Facebook to suspend the feature. European Union data protection regulators and authorities in the United Kingdom and Ireland announced in early June they are independently looking into the Facebook feature for possible rule violations (consumerreports.org June 13).

Concerns surrounding the "Tag Suggestions" feature emphasize the need for Facebook users to adjust their privacy settings to prevent criminals from stealing personal information and using it to commit identity theft and fraud. Here's how to adjust two important Facebook settings to better protect your privacy.

Tag Suggestions. While many Facebook users will find this new feature useful, you might want to disable it. Here's how:

1. Log in to your profile and select "Privacy Settings" under the "Account" drop-down menu located at the top right.
2. Locate "Sharing on Facebook" and click on the "Customize Settings" link near the bottom of the section. In the "Things Others Share" section, click on the "Edit Settings" button next to the "Suggest photos of me to friends" option and select "Disable."

Contact Info. Your address, phone number, and even your birthday are pieces of information that can be used to steal your identity, exposing you to ID theft and fraud. Follow these steps to conceal this information:

1. Log in to your profile and choose "Privacy Settings" under the "Account" drop-down menu located at the top right.
2. Locate "Sharing on Facebook" and click on the "Customize Settings" link near the bottom of the section.
3. In the "Contact information" section, click on the settings button next to each item such as your address, phone number, and e-mail address and select "Custom."

Choose the setting you believe is best; the "Only Me" setting hides the information from others; it can only be seen by you when logged in.

ANNUAL MEETING RESULTS

The Annual Meeting on May 14th was held at the Credit Union. An "Old fashioned Ice Cream Social" was enjoyed by the members attending. After a short business meeting and election of officials cash prizes were awarded. Your Board of Directors: Chairman - Jim Skadden, Vice Chair - Doug Deutsch, Secretary - Vickie Latrell, Treasurer - Gary Gorham and Director at large - Larry McClanahan.

We'd like to hear your ideas to improve attendance next year. Email us at staff@sd3fcu.org or give us a call at 719-392-8439.

**More than
25,000 sur-
charge free
ATMs nation-
wide!
Look for the
CO-OP
Network Logo
when using
your SD3FCU
Visa Debit
Card**

WE JUST OPENED 4300 BRANCHES TO SERVE YOU!

Shared branching offers convenience and expanded service to School District 3 Federal Credit Union members. The concept is simple—members can access their accounts at over 4300 participating locations nationwide. In order to perform transactions at a shared branching location, a member will need their credit union account number and photo identification.

The following are some of the services available at most shared branching locations:

- Deposit and withdrawals
- Transfers between accounts
- Loan payments
- Money orders/gift cards
- Extended hours of access



Shared branching is ideal for members who travel on business or pleasure, have children away at college, or relocate out of state—for any situation, it's easy and convenient. When looking for a shared branching location, look for the CU Swirl Logo. Call 1-800-919-2872 (CUSC) to find a location near you or search or download branches to your GPS @ www.cuservicenetwork.com.

Longer holds will apply for deposits made at shared branching locations. Please visit www.sd3fcu.org for the Funds Availability Policy.



10 PLACES NOT TO USE YOUR DEBIT CARD

According to CreditCards.com, there are 10 situations where consumers should keep their debit cards in their wallet.

- 1. Online-never use your debit card online**
2. For big ticket items
3. When a deposit is required
4. At restaurants-don't let the card out of your sight
5. If you're using a new merchant for the first time
6. When you buy now and take delivery later
7. For recurring payments
8. For future travel
9. When the ATM looks "off"

10. At gas stations and hotels-large temporary holds will affect funds availability

