

Dollars & Sense

June 2017 Volume 14 Issue 2

Established 1959

Wouldn't It Be Nice To Lower Your Monthly Car Payment?

Lowering your monthly car payment doesn't have to mean downgrading your ride. You can keep your car – and trade your loan instead! Make high interest rates and large monthly payments a thing of the past by refinancing your car loan with SD3FCU. Start enjoying your vehicle and stop worrying about the bills that come with it!

We can reduce your payments by using one of these methods:

- **Lowering your interest rate.** Your old loan's interest rate may be artificially high if you financed through the dealership. Many dealers take advantage of their middleman status and overcharge to improve their bottom line. Even if you borrowed from a bank, your rate may be overly high if your purchase was used versus new – charging you 20% extra or even more. Get the rate you deserve from SD3FCU.
- **Spreading out your remaining balance.** If high monthly payments are making you pressed for cash, a loan with a longer duration can help reduce the burden. By lengthening the term of your loan, you'll enjoy lower monthly payments.

Back To School Loans Are Back!

Do you need to purchase school supplies during the school year, either for your children, yourself, or your classroom? No worries! Ask us how you can save money with our \$400.00 for 4 months @ 4.44% APR Loan Special.

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

Send e-mail to:
staff@sd3fcu.org

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

HOLIDAY CLOSURES

Tuesday July 4 Independence Day

Monday September 4 Labor Day

Monday October 9 Columbus Day

Thursday November 23 Thanksgiving Day

Monday December 25, Christmas Day

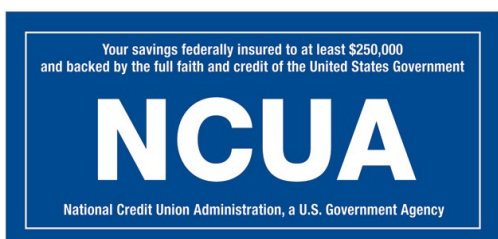
DON'T KEEP YOUR CREDIT UNION A SECRET

Tell your friends, your co-workers and your family members what you like about your credit union so that they too can enjoy the benefits of membership! Students are eligible too! When your referral opens and maintains an account for 90 days you will receive a \$5 REWARD!



Credit Card Rates as low as 7.0% APR

Now is the time to transfer those higher interest rate credit cards to your SD3FCU Visa. Don't have one? **Apply online now!**



**DID YOU KNOW YOUR
CREDIT UNION CAN
REFINANCE YOUR
MORTGAGE ??**



Fraud Protection While Traveling

School District 3 FCU wants you to use your debit card with confidence wherever you go, whether traveling on business or enjoying a vacation.

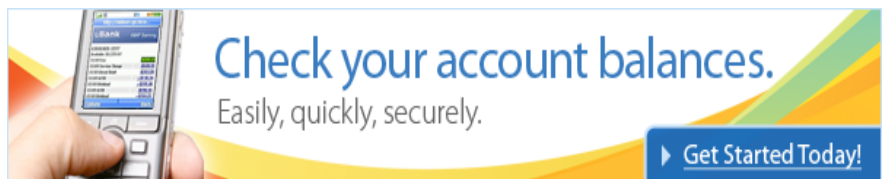
To help ensure uninterrupted service during your time away from home, please provide us with your travel plans before you leave. This enhances our ability to contact you in the event we detect any suspicious activity on your account during your trip. By giving us your contact information, such as telephone numbers and travel destination(s) with start and end dates, we will be able to better serve you while you're away.

NEW EMPLOYEE LOANS

Are you new to the Wide-field School District and stressing over waiting for your first paycheck? We can help with a special loan just for new employees like you. SD3FCU will lend you up to *\$2000 payable over 12 months at a rate as low as 7.5% APR.

*Must have direct deposit to qualify. You may qualify for a lower rate.

Stop by the credit union office on August 18 when we will celebrate **Member Appreciation Day** with a free hot dog and lemonade for members. Additional hot dogs can be purchased for \$1 to benefit the Fountain Valley Scholarship Fund.



Check your account balances.
Easily, quickly, securely.

▶ [Get Started Today!](#)



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