



# Dollars & Sense

March 2010 Volume 8 Issue 1

Established 1959

## AUTO LOAN RATES

AS LOW AS

**\*3.75%** apr

**2007 model or newer**

\*WAC-some restrictions apply ask a loan officer for details.

## **SD3FCU and Enterprise Car Sales Event**

**April 23 & 24**

**Special loan rates on  
2004-2010**

**vehicles purchased at  
this sale ONLY**

What's the difference between a Credit Union and a bank? At your Credit Union you are an owner of a not for profit, financial cooperative. Vote at the Annual Meeting.

### ***ANNUAL MEETING MAY 8TH***

Mark your calendars to attend the Annual Meeting on May 8th at the Credit Union. The business meeting and election of officials will begin promptly at 1:15 P.M. We will have cake, coffee and lemonade for refreshments. Cash prizes will be awarded and your odds of winning are better than the lottery! Please e-mail us at [staff@sd3fcu.org](mailto:staff@sd3fcu.org) or call 392-8439 to let us know if you will attend.

Two board member's terms are expiring; Larry McClanahan and Doug Deutsch. They have indicated that they will seek re-election. Any members interested in running for these two year term positions, please provide a profile to Pat Haggett by April 27th.

Lobby Hours  
Mon-Fri 9 to 5  
Sat 9 to noon

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

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

Credit Union Staff

Patricia L. Haggett  
President  
Kathleen DuPay  
VP of Lending  
Theresa Schutts  
VP of Operations  
Denise Hunt  
Dawn Hill  
Ruby Robles  
Tom Garner

HOLIDAY CLOSURES

Monday  
May 30, 2010  
Memorial Day

## Couples and Money: Reconciling a Spender-Saver Marriage

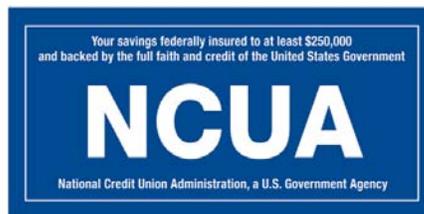
In any marriage, even one where both partners have similar money management styles, family finances create conflict at least occasionally. But when one spouse is a saver and the other is a spender, financial disagreements can be frequent, emotional, and divisive. For these couples, achieving financial harmony—where both personalities contribute to a balanced approach to the family finances—requires compromise and communication.

One of the keys to achieving successful compromise is learning to appreciate and respect the very differences that attracted you to your spouse in the first place—rather than trying to change him or her.

Of course, that's easier to do if you can look at your spouse's behavior objectively. Though it might be hard not taking his or her actions personally, in reality, how your partner spends or saves his or her money is probably not a reflection on you or the relationship. Ongoing communication about money is crucial if you're to avoid misunderstandings about your motivations.

A solution that works for many couples is to have *His*, *Hers*, and *Ours* accounts. Use the joint account to pay household expenses, including mortgage or rent, utilities, insurance, and car and home repairs. If there's money left over, split it into personal no-questions-asked accounts. It's from these accounts that you can pursue individual wish-list goals. For a spender, that might mean paying for a family dream vacation. For a saver, it could mean beefing up an IRA (individual retirement account).

Throughout your discussions, remain open-minded, rather than insisting that your partner do things your way. Make agreements—they add weight to your intentions and keep you on track. Set goals together, and make a few of your own. And, if you reach an impasse, consider working with a professional who can help you move forward.



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

# NATIONAL CREDIT UNION YOUTH WEEK

## April 18-24, 2010

Visit School District 3 Federal Credit Union during the month of April and help us celebrate National Credit Union Youth Week. Your Credit Union will show youths and teens how to get in the savings game. Here's what we have planned...



☺☺ **Got \$\$?** Each time you make a deposit in April you will be entered into a drawing for one of 10 gift cards and the National Savings Challenge prize of \$100.

☺☺ **Got A's?** Do you have A's on your midterm? Bring them into the credit union during Youth Week - April 18-24<sup>th</sup> - and we will put a dollar in your account for each A.

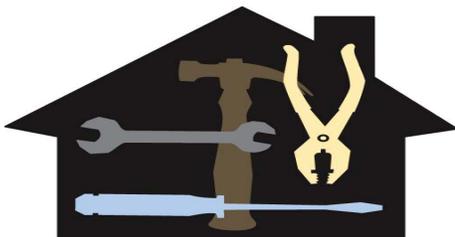
☺☺ **Got Coin?** Bring in your piggy banks kids! We'll waive our coin counting fee for you when you deposit that coin to your savings account.

☺☺ **Got Friends?** Refer a friend to your Credit Union and when they open an account we'll say "thank you" by depositing \$5 in your savings account.

☺☺ There will also be a coloring contest for our younger members and more prizes given away in drawings for our older kids.

☺☺ We will have a donation jar in our lobby to support Widefield School District 3 sports programs.

And remember, School District 3 Federal Credit Union's membership is open to all your family members. Bring the kids with you to visit us in April. You'll be glad you did!



**DON'T MOVE,  
IMPROVE!**

**FoolProof<sup>SM</sup>**  
Real Financial Education

Log on to [www.sd3fcu.org](http://www.sd3fcu.org) and follow the Fool-Proof link to valuable financial information for high school and college students as well as teachers and home schoolers. It's free and fun!

# AUTO REFINANCING CAN FREE UP SOME DOUGH

These days, any extra money can come in handy. If you're trying to cut costs wherever possible, refinancing your car loan can free up some cash.

Compare ...

Finance a new car *at a bank* in May 2007  
New car amount financed \$25,000 (90%)  
Average commercial bank new car rate 8%  
Term 6 years  
Monthly payment \$438.43

Refinance your loan *at your credit union* in May 2010  
Amount refinanced \$13,989.81  
Average credit union used-car rate 4.0%\*  
Term (years) 3  
Payment \$413.07

Monthly savings \$25.36  
Savings over life of loan \$912.96

In this example, by refinancing you'll save more than \$300 a year. That's money you can put toward paying down other debt or stashing away in an emergency savings fund.

\*WAC. Some restrictions apply. Ask a loan officer for details.

Check out our partner  
Enterprise Car Sales  
when looking for your  
next used vehicle.



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

