



Dollars & Sense

September 2009 Volume 7 Issue 4

Established 1959

Why 177 Million People Worldwide Choose Credit Unions

On October 15, credit unions members around the world will join together to celebrate International Credit Union Day. This year's theme: Your Money. Your Choice. Your Credit Union.



Do you remember why you chose School District 3 FCU to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At SD3FCU, we are proud of our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. Help us celebrate on October 15th with those wonderful cookies baked by Nutrition Services, a coloring page for kids and lots of **PRIZES!!** Check out our website www.sd3fcu.org for more information.



More than 25,000 surcharge free ATMs nationwide!

Look for the CO-OP Network Logo

Board Announcement:
2010 Christmas Club Accounts Will Earn 1.4% apy

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

Kathleen DuPay

Theresa Schutts

Denise Hunt

Dawn Hill

Ruby Robles

Theda Lenn

Tom Garner

USE BILL PAYER TO MAKE LIFE EASIER

Many members already know the convenience of using the SD3FCU Bill Payer program and it will be even better after the upgrade in October.

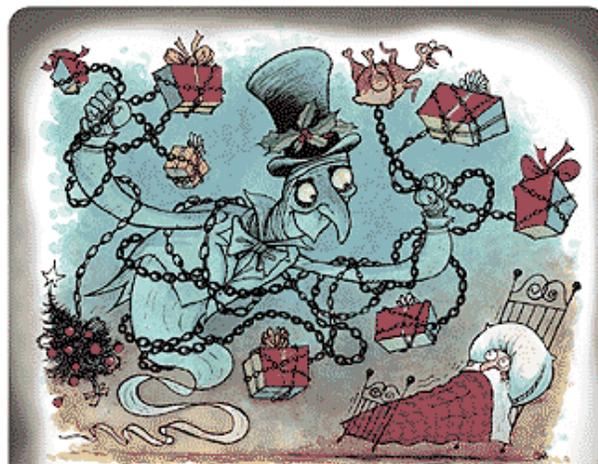
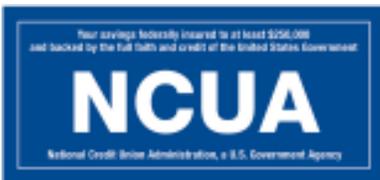
For a low monthly fee of \$3 the new program will offer the following convenient features:

- * Unlimited transactions
- * View previous transactions
- * Text yourself reminders



- * Transfer from one financial institution to another
- * Send a gift check
- * Send a donation

Bill Payer is fast, easy and convenient so sign up today! Call Dawn at 392-8439.



Haunted by the Ghosts of Christmas Past? Open a Holiday Club Account

Don't let past holiday spending bloopers scare you away from this year's festivities. Open a Holiday Club Account at your credit union and you'll be prepared to shoo away haunting shopping temptations.

Stop in today and we'll get you on the road to a season full of joy and smart spending.

HOLIDAY CLOSURES

Monday October 12

Columbus Day

Wednesday, November 11

Veteran's Day

Thursday, November 26

Thanksgiving Day

Thursday, December 24

Close at noon

Friday, December 25

Christmas

Saturday December 26

Thursday December 31

Close at noon

Friday, January 1

New Years Day

Saturday January 2

AUTO LOAN RATES AS LOW AS

***4.00% apr**

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

The Credit Union is closed on WSD3 Snow Days

Beware of Text-Messaging

Unethically creative identity thieves have a new trick up their sleeves: sending text messages to your cell phone as if they were a financial institution and asking you to 'confirm' your account number, PIN, or other pieces of information.

As a member of SD3FCU, you should know that we will never ask for your personal information by email or text messaging. NEVER give information that is private and confidential over your cell phone's text feature, and don't call the 800 number that spam text messages ask you to call. Here are other steps you can take to ensure that you don't become an identity thief's next victim:

- * Be careful when asked for your telephone number. Giving your phone number in response to contests or online promotions can lead to unwanted calls and messages.
- * Never respond to unsolicited text messages - it only lets the sender know they've reached a working number and may lead to more messages in the future.
- * Consider blocking all text message services from your phone. While this may be somewhat inconvenient if you like texting your friends, it will protect you from this growing form of identity theft.
- * Be cautious about the services you subscribe to.
- * Be wary of urgent messages that request personal information.
- * Report any messages that seem 'too good to be true' or advertise illegal items to your local consumer protection agency.

Many unsolicited electronic ads and scams originate overseas, often making it extremely difficult to track the individuals who are responsible. Take initiative and protect yourself by never responding to spam text messages.



Shop From a List

When getting ready for the holidays, shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.



GET EXTRA SPENDING POWER WITH YOUR SD3FCU CREDIT CARD THIS HOLIDAY SEASON

- ** Ask for an increase in your credit limit and if you qualify you can go shopping the next day!
- ** Skip your January payment!
- ** Apply for our new Platinum Card with a low rate of 6.00% APR*

Call 392-8439 for details today.

*6.0% APR is a variable rate and subject to change semi-annually

FUNDS TRANSFERS...WIRE OR ACH?

There are basically two systems for sending funds transfers in the US. The wire transfer system has been around a long time, but the newer ACH system is much larger and rapidly growing.

So what's the best way for you to send money electronically? Wire transfers are primarily designed for same day high dollar transfers and the new cut off time is 1 p.m. ACH transfers are more common for sending smaller amounts that can wait a day or two or recurring entries with fixed dates and amounts, such as loan payments. And it's much cheaper.

We will begin offering the ACH transfer service this quarter. Contact us if you have a need for this service.

NEW FEE SCHEDULE EFFECTIVE 1/1/10

Account Fees

NSF/Courtesy Pay	\$25
Return Item	\$25
Return Two Party	\$5
Stop Payment	\$25
Overdraft Transfer	\$1
Cashiers Check	\$1
Cashiers Check (non-member)	\$10
Money Market Transfer (per transfer per month after 3)	\$15
IRA Annual Fee	\$5
IRA Close Fee	\$10
Dormant Account (monthly) after 1 year inactive	\$5
90 Day Account Reopen or Close	\$10

Debit/Credit Card Fees

Cash Advance	\$2
Card Replacement	\$10
Rush Card or Pin	\$50 ea
Reissue PIN	\$10
Over Limit Fee	\$15
Late Fee	\$15
Debit Card NSF	\$25
Sales Draft Copy	\$5

Miscellaneous Fees

Wire Transfers	\$15
ACH Transfers	\$5
International Wire	\$40
Western Union	\$25
Copy of Check or Look-up	\$3
Audio Teller (after 10)	\$.50 ea
Reconcile/Research (1/2 hr)	\$15
Temporary Checks (4)	\$2
Statement Copy or Printout	\$2
Bad Address (per stmt)	\$2.50
Travel Money Card	\$5
Gift Card	\$3
Coin Counting	5%
Check Cashing (w/o \$100 avg balance or 2 active services)	\$5
Bill Payer (monthly)	\$3
Bill Payer OD or SP	\$25
Notary (non-members/per page)	\$2
Local Fax (per page)	\$1

Updated Fee Changes

SD3FCU works hard to minimize operating expenses in order to pay members the highest deposit rates and offer the lowest loan rates possible. Operating expenses have risen every year and your credit union has not increased fees since 2006. If you compare our rates and fees to other institutions here's what you'll find.*

	NSF	Dormant	Cashier Ck	12 mo CD
Ent FCU	\$25	\$5 mo	\$2	1.54%
Chase	\$32+	\$10 mo	\$5	.25%
Air Ac FCU	\$30	\$5 mo	\$2	1.34%
Peoples	\$30+	\$10 mo	\$5	1.19%
SD3FCU	\$25	\$5 mo	\$1	1.55%

As you can see, SD3FCU fees are at or below other institution's fees and our rates are better! Your membership in SD3FCU is a good investment.

*rates and fees as of 9/9/09



Each of us uses approximately one 100-foot-tall Douglas fir tree in paper and wood products per year (EPA, 2008).

Sign up for e-Statements and help save our forests.



Mortgage rates are LOW and we have the terms you've been looking for. First Mortgages from 10-40 years and Second Mortgages up to 15 years. Call Pat or Kathleen today.