



FEDERAL CREDIT UNION

# Insider News

January 2019

1180 Crawford Ave. Colo. Springs, CO 80911

719-392-8439

Happy New Year 2019

## New! Builder CD



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

Open the CD with as little as \$250.00  
or as little as \$50.00 for the kids  
under 18

You can continue depositing money  
to your Builder CD all through the  
24-month term!

**Start your  
New Year off  
right!**

**1 fixed rate.  
1 monthly payment.  
1 due date.**

**A debt consolidation loan may be a great way to lower your  
interest burden, reduce you risk of late payments, and  
improve your credit score. Rates as low as 7.75% APR**

**Apply today online or at your credit union!**

\*Annual percentage rate (APR). All loans subject to approval. Rates,  
terms and conditions are subject to change



Nearly 30,000 ATMS. Over 5,000 Branches. Just look for the CO-OP Logo!

LETS TALK TECH!

# Card Valet

## Card Protection Mobile App

While School District 3 FCU is committed to deploying the most up-to-date security and technological procedures to protect your banking, we also realize that you can never be too protected!

Are you protecting yourself? We can help you with that answer...CardValet.

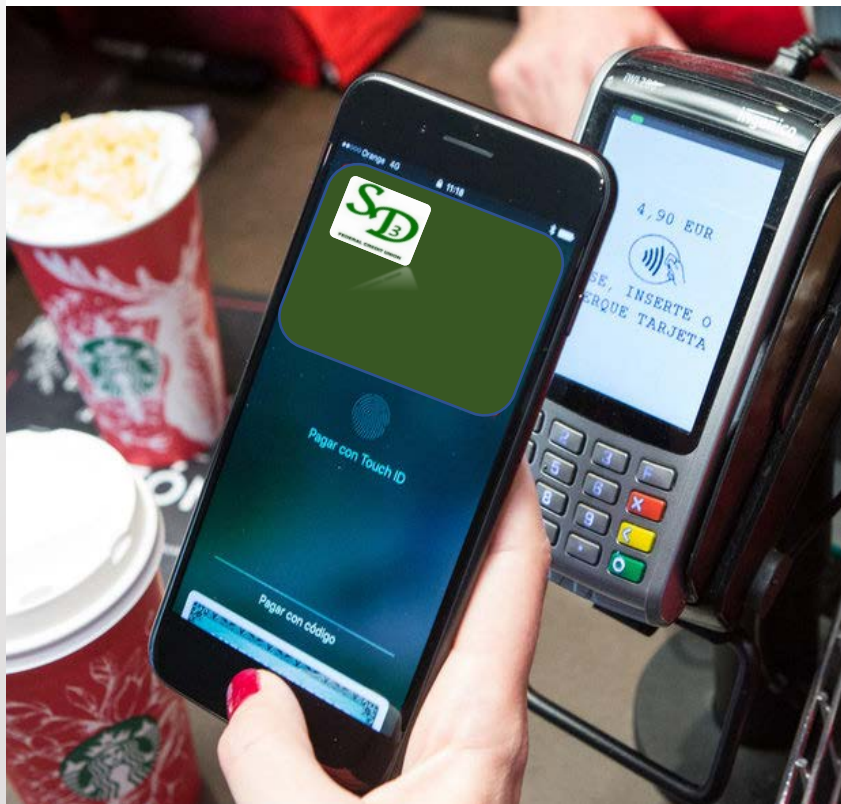
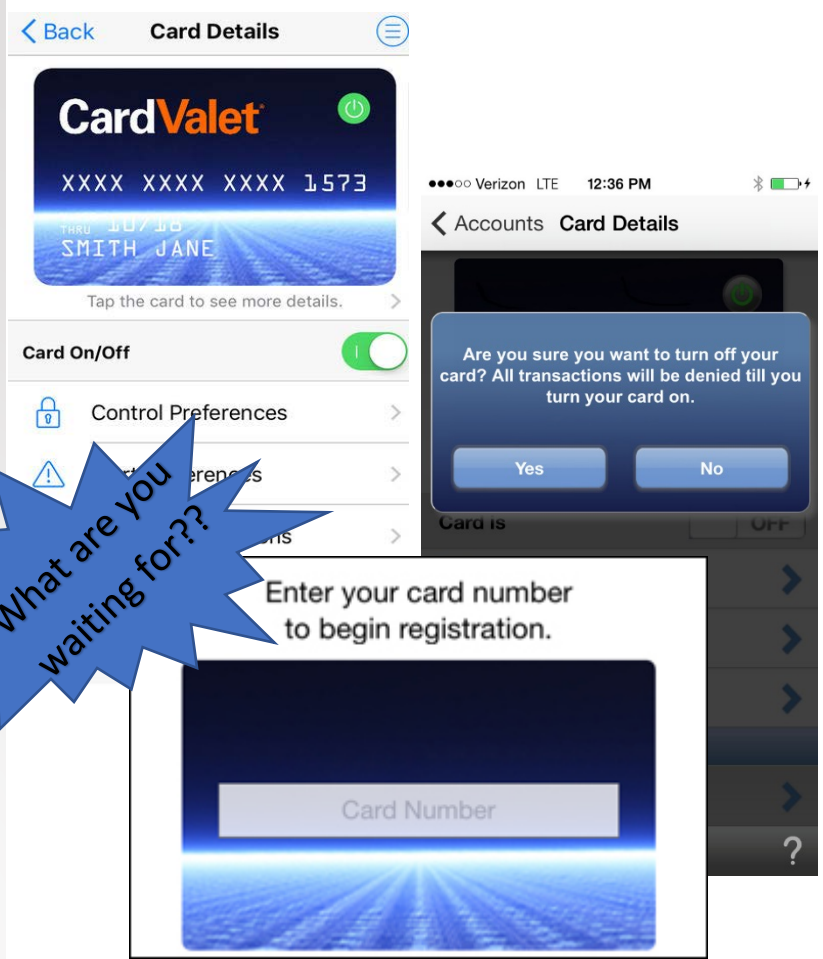
Use CardValet to control debit card usage – right from your fingertips, using a simple, free mobile app for your smartphone – and stay one step ahead of fraud! Simply download “CardValet” from your app store! As always, if you need assistance please don’t hesitate to call us at 719-392-8439

# Tokenization

Your credit union is happy to announce your debit card is now compatible for use in a Digital Wallet! Not only is this a convenient alternative to the using plastic, it is also more secure.

Tokenization replaces your debit card number and pin, with a unique set of symbols that is used just for that transaction!

Once you have installed the appropriate app for your device, sync up your debit card and begin paying at participating check-out locations with your phone! Simply open the app, authenticate, tap and go!





We are proud to announce that we have recently partnered with Pivot Lending Group!

Or members now have direct access to dedicated mortgage professionals offering a wide variety of mortgage loans.

- VA loans
- FHA loans
- USDA loans
- Down Payment Assistance and more!

Buying a home can be overwhelming. With SD3FCU and Pivot Lending, you can barrow with the confidence and ease that you expect and deserve!

Contact your credit union today! We would be happy to help you start your fantastic home buying experience!

Now is a great time to get the vehicle you've always wanted. Dealerships usually need to clear out inventory to make room for new models and often reduce prices, which can help make a new car or truck much more affordable.

Getting a pre-approval can help save time and give you more negotiating power.

Apply for a pre-approval today for these advantages:

\*Low auto loan rates

- Simple applications: Apply online any time, day or night, from the convenience of your personal computer on our upgraded website! [www.sd3fcu.org](http://www.sd3fcu.org)
- Fast decision times: We'll typically let you know same day what rate and loan amount you qualify for.

\* All loans subject to approval. Rates, terms and conditions are subject to change and may vary depending on credit history, collateral conditions, or qualifications

## Tired of starting the New Year with last year's Holiday Debt?

**CHRISTMAS CLUB  
NOW OPEN**  
*Join and Start Saving Today!*  
Start shopping November 1<sup>st</sup>!

