



2022

School District 3 Federal Credit Union

HOLIDAY NEWSLETTER

Happy Holidays from School District 3 Federal Credit Union! Thank you for your love and loyalty to our wonderful institution! To make your holidays easier, we stand ready to help. From Holiday Skip-a-Pay to our virtual services, a financially stable holiday season is just around the corner!

Still armed with Card Valet, SecurLOCK, Virtual Branch, and Bill Pay, we seek to keep your holiday trifles to family matters! Not giving treats this year? Keep the tricks out of your account with Card Valet! Full control of your card including, but not limited to, restricting and reactivating your card per purchase. Card Valet puts the power into your hands. Just looking at what you have to create your Thanksgiving feast plans? Set aside your turkey-fund before the store with virtual banking. Just needing to compile your funds into one external account? Pay yourself via BillPay! With our online services, your funds are always within your grasp.

Feeling overburdened by loans? Our Holiday Skip-A-Pay* can fix that for you! As you prepare to relax this holiday season, don't let your loans... Kramp your style. With skip-a-pay, you have the power to prevent excess bills or payments take the joy this season of giving!

Best wishes for this holiday season from your SD3FCU Staff!!

* A \$35.00 processing fee will be charged per payment skipped. Funds must be available at time of processing. To qualify, your loan must be current, no more than one late payment in the last year, at least 90-days old, and paid on time on at least 3 occasions. The interest on the loans will continue to accrue. Mortgage, Line of Credit, and Credit cards are excluded. Only one payment may be skipped per loan, per year. No more than 3 skip payments can be processed in the life of the loan. Other restrictions may apply.

Happy
HALLOWEEN!



Happy
Thanksgiving!



Happy Holidays!

From your Friendly, Neighborhood Credit Union!

Calendar of Events

October

10—Columbus Day (closed)
20—Member Appreciation Day
International Credit Union Day
Come by for a cookie!*

31—Halloween

November

1—Skip-a-Payment Begins (details to the left)
6—Daylight Savings Time Ends
11—Veterans' Day (Closed)
24—Thanksgiving Day (Closed)

December

24—Christmas Eve
(Open 8 AM-12PM)
25—Christmas Day (Closed)
31—New Year's Eve
(Open 8 AM-12 PM)

January

1—New Year's Day (Closed)
16—Martin Luther King Jr. Day (Closed)

* While supplies Last

Money talks, so don't let it say Good-bye

Phishing, Vishing, and Smishing Scams: Pandemic, tax-related phishing, vishing, smishing, and census scams: To prevent such scams in 2022 and beyond, bear in mind that legitimate organizations will never call you to open accessories, click links, or supply sensitive accounts or private information.

Romance Scams: What you can do: It doesn't matter how good of a story it is; if a new acquaintance asks for money, be aware that it's likely a scam. Stop communicating immediately and don't send money to people you haven't met in-person, even if they've sent you gifts. Report these scams to the dating or social networking site, if that's where you met. Also, you can report the incident to the FTC.

Tax and government scams: The IRS doesn't initiate contact with people through email, text messages or social media to request personal or financial information. The IRS also does not call to demand immediate payment through a prepaid debit card, gift card or wire transfer. Taxpayers who aren't sure if they owe money can check IRS.gov to see the actual amount owed or call the IRS directly. To report fraud, taxpayers

should report the call to the Treasury Inspector General for Tax Administration.

Unemployment Benefits Scam: What you can do: Report the fraud to your employer and state unemployment benefits agency right away. Keep records of who you spoke to and when. Also, hold on to any confirmation or case number you get from the unemployment agency.

"If you get a letter in the mail that you don't understand about unemployment insurance or something that you have no knowledge of, call your state agency immediately and tell them that you think there might be fraud," says the FTC. "Because if you don't, it could just get worse and continue." Also report identity theft fraud to the FTC, which can help you get a free extended fraud alert, close fraudulent accounts that were opened in your name and freeze your credit.

Interested in joining our Supervisory Committee?

Volunteer Supervisory Committee position available! SD3FCU's Supervisory Committee is looking for two new members. The Committee is responsible for ensuring that the Board of Directors and management of the credit union meet the required financial reporting objectives and establish practices and procedures sufficient to safeguard member's assets. The time investment for a Supervisory Committee member is approximately 2-3 hours per month.

Eligible volunteers must be a current member of SD3FCU. If you are interested in this volunteer position, please send an e-mail to staff@sd3fcu.org.

FINANCIAL STRENGTH in your corner

Credit card accounts opened between October 1st, 2022 and November 30th, 2022 will receive 1.99% APR* on retail and balance transfers for 6 months.

Ask us about this special rate offer today!

After promotional time expires, remaining balances will migrate to the standard APR applicable on your account. Contact the Credit Union for complete details. *APR=Annual Percentage Rate

FIND US

1180 Crawford Ave.
Colorado Springs, CO 80911
Online: www.sd3fcu.org
Call us: (719) 392-8439



Federally Insured By NCUA

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

*April 29th will be our annual meeting!
From scholarships to voting, we look forward to our community announcements!
Keep an eye out for more information in upcoming newsletters!!*