



# Dollars & Sense

September 2015 Volume 13 Issue 3

Established 1959

## Why Credit Unions Are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like SD3FCU are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

So join us on October 19 to celebrate ICU Day. Members who come in that day will get first dibs on the 2018 calendar. We'll also have those delicious cookies baked by Nutrition Services.

Maybe we'll even sing\* this song written for ICU Day in 1955 and published in *The Bridge*.

*Hail all hail to Credit Unions*

*They're life save through and through*

*For the cash you lay away*

*To combat the rainy day*

*For the loans you need*

*To make your dreams come true*

\*Don't worry—we won't. We actually want you to come!

### Lobby Hours

Mon-Fri 9 to 5

### Drive up Hours

M-F 8:00 to 5:30  
Sat 8:00 to 12:00

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Send e-mail to:  
[staff@sd3fcu.org](mailto:staff@sd3fcu.org)

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



**LIKE US**



### **Members Save with Sprint**

While you may not use your mobile phone every day, it's sure nice to know you've got one when you're on the road. No matter how much or little you use your wireless phone, you can save on monthly data service and more with the Sprint Credit Union Member Discount. So, whether you want to stay in touch with your grandchildren, use the GPS for directions, or keep it close for emergencies, Sprint offers these savings:

A **10% discount** on select regularly priced Sprint monthly data service

Waived **activation fee on new lines** (*\$36 savings*)

Waived **upgrade fee** (*\$36 savings*)

Mention **Corporate ID: NACUC\_ZZM** at a Sprint store or when you call

### **Member Verification**

You will need to verify your credit union membership. There are four simple ways to do it:

The free Love My Credit Union Rewards app for Android and/or iPhone. Find the app by searching for "Love My Credit Union Rewards." The app will prompt you to black out all confidential information on your documentation

Fill out and fax the Sprint Verification Form (available online at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.

Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device.

Sign up for Sprint's Auto Pay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

**To learn more about the Sprint Credit Union Member Discount today, visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).**



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

## **HOLIDAY CLOSURES**

**October 9-Columbus Day**  
**November 11-Veteran's Day**  
**November 23-Thanksgiving**  
**November 24-drive up only**  
**December 25-Christmas Day**  
**January 1-New Year's Day**



**Ready for a new car?**

Hurry in before rates go up!

## **HOLIDAY LOAN SPECIAL**

**Would an extra \$800 help this holiday season?**

School District 3 Federal Credit Union is offering \$800 at 8% APR for ten months.

Apply today in person or online at 01/31/2018



**5 YEAR MORTGAGE LOAN** as low as **2.74% APR\***

**30 YEAR MORTGAGE LOAN** as low as **3.74% APR\***

**\*With approved credit**

## **CARD VALET IS HERE! DOWNLOAD IT TODAY!**

⇒ Do you want more control when it comes to your debit card?

⇒ Did you lose your card and want to be able to turn it off yourself?

⇒ And what about setting card limits and travel parameters yourself?

Get Card Valet on your phone as well as PEACE OF MIND and SECURITY into your own hands. Here's how...

Download the Card Valet App-click new user-enter your 16 digit card number and follow the prompts!

You must have Apple iOS or Android based devices to access the download from Apple App Store or Google Play Store.



## EQUIFAX BREACH!

See if your personal information is potentially impacted.

<https://www.equifaxsecurity2017.com/>

### **Be Aware of Scams**

Con artists conduct fraudulent telephone calls in an attempt to steal your money. They pose as IRS agents, police officers, FBI officials, Microsoft windows employees or charity workers. They will ask that you withdraw cash from your account to keep from being arrested, to make sure your computer is running correctly or to donate to a charity. Under **NO** circumstances will an IRS agent, FBI agent, police officer, IT department at Microsoft or any law enforcement official ever instruct you to withdraw cash from your accounts to pay a fine or to get your computer fixed. Do not let someone take remote control of your computer!

Scammers will call to tell you that a family member is in a foreign jail and that you need to send bail money (usually Mexico)! They do not have your family member but they are counting on you to be in a panic and to do what they have told you. They even put someone on the phone that in a panic situation sounds, like your loved one. They will even tell you not to attempt to call or text their cell phone because they have it in lock up. They instruct you to buy a money gram and send the money. **DO NOT** fall for this!

Swindlers also sometimes ask you to donate large amounts of money to whatever “good cause” they are promoting. Even family members and friends often attempt to convince you to withdraw funds “against your will”. Be aware of such schemes.

Con artists will send you notices informing you that you have won a share in a foreign lottery in Canada, England, Amsterdam, Spain, or another foreign country. In order to claim your prize they request you to wire money to pay a processing fee, taxes, lawyers, or other charges. These are all common scams designed to take your money.

Please be aware of who you are talking too! **DO NOT** give out your account information, social security number, or any other personal information over the phone.

If the credit card company is calling about fraud on your card, they already have your card number; **DO NOT** give it to them.

Con artists will tell you when you withdraw funds from your account and not to tell the Credit Union employees what you are taking the money for. This should be a huge **RED FLAG** for you. They are attempting to keep the Credit Union employee from stopping you from making a costly mistake! Once your money is gone it is gone forever. They will instruct you to send a money gram or to purchase gift cards and call them with the gift card numbers. The IRS does not want an Amazon card to pay past due taxes.