



Dollars & Sense

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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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80911

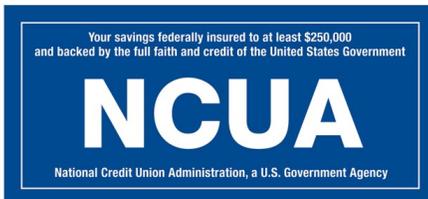
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Member Verification

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) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.

Visit www.Sprint.com/verify from a mobile device.

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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



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HOLIDAY LOAN SPECIAL

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