



# Feminist Dividend

Newsletter of Women's Southwest Federal Credit Union

Spring 2010 Edition ~ Teryl Springstead, Editor ~ \$2 million in circulation

Serving Supporters of Equal Rights in Texas, California, & many other states since 1974

(See "How to Contact Us" on back)

## COULD YOUR MOM, NIECE, GRANDMA, OR SIS USE \$600 TOWARD TUITION & BOOKS?

**Apply May 1 – Aug. 31, 2010:** a woman who is—or is related to—a WSFCU member may submit an application for our **Irene**

**Mercado Women's Scholarship.** Past applicants have had

a better than 1 in 5 chance of winning!

They submit a 12-

month *budget*. **No** grades on grammar or spelling! Winnings may go for vocational training, re-entry, GED, almost anything *educational*. Go to **feministcu.org**; click on "Services." Or **Contact Us** (over). Ask us to mail/e-mail/fax you a **Scholarship Application**.



Jessika Reliford,  
2009 Winner

### Contribute to the Scholarship Fund:

- Make a check or money order out to "WSFCU." Put "Scholarship" on the memo or at the top. Send it to our PO Box (over) or drop it off.
- Send us a deposit. On the memo jot "\$\_\_\_\_\_ shrs + \$\_\_\_\_\_ Scholarship."
- Send a note or e-mail. Ask us to transfer **25%, 50%, or 100%** of your dividends just this *once* or every quarter.



## 2010 ANNIVERSARY PARTY IN DALLAS, 3RD SUNDAY IN APRIL; RSVP BY APRIL 15

With your guests, enjoy mouth-watering fare on Sunday afternoon, April 18<sup>th</sup>. **Location:** 4210 Junius St., **4<sup>th</sup> floor** of the EDCCO building, one floor *below* our Main Office.

Meet our new staffers in California *via* Skype™. Ask them questions about our new **Scholarship**.

To RSVP for food, give us your name, your share account #, & the "total number in your party.

(continued pg. 2 col 2 "Anniversary")

Avg. Daily Balance	B of A*	San Diego County CU*	Texans CU*	WSFCU**
\$251	.10	.20	.15	0.25
\$2,500	.15	.20	.25	0.30
\$5,000	.15	.20	.25	0.35
\$10K	.35	.50	.55	0.75
\$25K	.40	.65	.55	0.90
\$50K	.50	.75	.55	0.95
\$90K	.50	.75	.55	1.00

\*APYs as of 3/13-3/15. \*\*WS on 3/31.

## BRAGGING RIGHTS ON 1<sup>ST</sup> QUARTER SAVINGS RATES!

From 12/09 to 3/10 *others cut* earnings on shares (savings)--as much as 0.50%. WSFCU did just the *opposite!*

(see "Bragging Rights" pg. 2, col. 1)

## WSFCU LETS YOU KEEP MORE OF YOUR SAVINGS

What a difference a fee makes! Can you guess how much, in mid-March, B of A was deducting from balances under \$300? *Not* average balances but < \$300 per *day*? \$5 per month. That's \$60 a year!

If you invest \$251 at current rates, how much will you have at the end of a year? **B of A:** \$191.25. **WS:** \$251.63. (see table below)

\$ Amount Left in Account after 1 year:		
	B of A	WSFCU
Opening Balance	\$251.00	\$251.00
Minus monthly fee (\$5 B of A, WS \$0)	- 60.00	No fee
+ earnings	+ .25	+ .63
Balance in 1 year	\$191.25	\$251.63

On WSFCU share (savings) accounts you pay **no recurring fees**; you earn higher Annual Percentage Yields (APYs). See pg 1, col 2; pg. 2 col. 3.

To earn & save even *more* see "Set up a regular deposit" under "Bragging Rights" on back.

## IS YOUR SAVINGS "LIFE"



## PRESERVER" BIG ENOUGH? FILL IN THIS WORKSHEET:

1. \$\_\_\_\_\_ (your monthly average after-tax income x 6) = your **Emergency Fund.** .

2. \$\_\_\_\_\_ annual insurances (see "Life Preserver" pg. 2, col. 2)

Your savings federally insured to at least \$250,000 & backed by the full faith & credit of the US Government

**NCUA**  
National Credit Union Administration,  
a US Government Agency

"Bragging Rights" cont'd from pg. 1:

Our merger with Cal Feminist FCU-- & our borrowers' punctuality--are paying off. Your earnings on regular shares are *equal to or higher than* they were 3 months ago!

Take **advantage** of our financial health. Set up a **regular deposit**:

- Set up a payroll deduction and/or ACH credit to Women's Southwest FCU, routing #: **311079539**.
- To print out a form you can use to *switch* your **Social Security** deposit to **WSFCU** type this into your browser: **http://www.socialsecurity.gov/deposit/1199a.pdf**
- Ask *either* office for **pre-addressed envelopes**.
- Add a regular WSFCU share deposit to your checking "**bill pay**" plan.
- Ask our Main Office to set up an automated *debit* from an account you have at a *different* credit union.

How much do you need in *total* savings? See "**Life Preserver**" pg. 1.

**MARK YOUR CALENDARS:**

From now to August	<b>3<sup>rd</sup> Annual Kidfest</b> : give school supplies to kids in need. Send to/drop off at our main office: crayons, glue, pens, folders, pencils, paper, rulers, backpacks to put them in, checks/money orders payable to WSFCU to buy supplies. Help pack them: contact <b>Teri Portillo, CEO</b> ("Contact Us" col. 3).
4/15	Last day to <b>RSVP</b> for food for <b>Anniversary Party</b> (pg.1)
4/18	<b>2010 Anniversary Party</b> p. 1
5/1 thru 8/31	<b>Submit Applications for Women's Scholarship</b> (see "Could Your Mom" page 1)

"Anniversary Party," from page 1:

To **RSVP/pay for food: transfer from your WSFCU shares**: 1) Leave a message at 214-887-0700. (2) E-mail/stop by our main office (col. 3) **Or mail a check or money order to:** "Attn: Anniversary" - WSFCU - PO Box 720207 - Dallas TX 75372.

Sign-in 2:00-2:15. Discussions till 3:30 or 4:00. Buffet. Ends ≈ 5:00 to 5:30. WSFCU members who do *not* dine may attend the annual meeting & election of officers *without* notice/fee. **Details: feministcu.org**, home page.



"LIFE PRESERVER" from pg. 1:

3. \$\_\_\_\_\_ annual estimated tax
4. \$\_\_\_\_\_ tuition & books
5. \$\_\_\_\_\_ vehicle repairs
6. \$\_\_\_\_\_ annual gift-giving
7. \$\_\_\_\_\_ annual property tax
8. \$\_\_\_\_\_ dental bill fund
9. \$\_\_\_\_\_ deductibles & co-pays for health
10. \$\_\_\_\_\_
11. \$\_\_\_\_\_
12. \$\_\_\_\_\_ **TOTAL NEEDED**

To **increase your total savings**:

- **By postal mail**: ask us to send you pre-addressed envelopes. Enclose a check or money order paid to: "**Women's Southwest FCU**"; on the memo, put your savings account # (see your enclosed statement).
- See "**Bragging Rights**" col. 1. ←

<b>Your Earnings on Regular Shares (Savings)</b> open 1/1/10 thru 3/31/10, paid 3/31/10	
Average Daily Balance	APY %
\$0.01 - \$250.99	0.00%
\$251 - \$999.99	0.25%
\$1,000 - \$2,499.99	0.25%
\$2,500 - \$4,999.99	0.30%
\$5,000 - \$9,999.99	0.35%
\$10,000 - \$24,999.99	0.75%
\$25,000 - \$49,999.99	0.90%
\$50,000- \$89,999.99	0.95%
\$90,000 & up	1.00%
Share draft (checking)	0.00%

**Top Notch Earnings!**

For full details visit **feministcu.org**; click on "Services"; click on "Savings"; click on "Truth In Savings."

**Keep Your State from "Borrowing" Your Savings!**  
Accounts with no deposits or withdrawals for 3 to 5 years go to your *State*. *Prevent* that. Send as little as \$1 to WSFCU *this week* and/or set up an *auto-matic* deposit (see column 1).

**CONTACT US:**

Send *all* mail for *both* offices to:  
**Women's Southwest FCU**  
**PO Box 720207 - Dallas TX 75372**

Web site: [www.FeministCU.org](http://www.FeministCU.org)

Main office:

E-mail: [WSFCUDallas@sbcglobal.net](mailto:WSFCUDallas@sbcglobal.net)  
Location: (send mail to PO Box ↑)  
4210 Junius St., 5<sup>th</sup> Flr. Dallas (75246)



Tel. (214) 887-0700  
Fax (214) 887-0099  
Hours Central Time:  
Tu, Th, F 11am -6pm

1<sup>st</sup> & 3<sup>rd</sup>  
Saturdays, 11am to 2pm



Pacific Coast Branch (was Cal Feminist)

E-mail: [info@FeministCU.org](mailto:info@FeministCU.org)  
Tel. (619) 298-SAVE (7283)  
Hours, Pacific Time: Door: M-Th 9-1;  
Ph. M-Th 9-1; M, T, Th 4-6  
Location: (send mail to PO Box above)  
4470 Park Bl # 104 San Diego (92116)