



FEDERAL CREDIT UNION
Women Helping Women Since 1974

Feminist Dividend

Women's Southwest Federal Credit Union Newsletter

Spring 2011 Edition ~ Teryl Springstead, Editor

Serving Supporters of Equal Rights in TX, CA, & many other states

\$2 million in circulation ~ (See "Contact Us" on back)



COULD YOU—OR A WOMAN IN YOUR FAMILY--USE \$600 TOWARD TUITION & BOOKS?

APPLY May 1 – Aug. 31, 2011: 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 better than a 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.**



Katee Finks,
2010 Winner



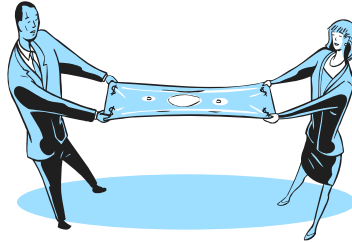
CONTRIBUTE: send a check made out to WSFCU; note "Scholarship" on the memo.

Jessika Reliford,
2009 Winner

SUP WITH OUR CEO IN SAN DIEGO MONDAY, JUNE 13, 6:00 PM

Dine with our CEO, Teri Portillo, & other WS members in San Diego. *Give Teri your feedback on how we're doing. And let her know your ideas for our future.*

Vegetarian options will be available. "Contact Us" (over) to find out *where* to meet for this "Dutch treat."



RSVP by 4/15 for chance at \$25 gift card
SO YOU THINK YOU'RE EQUAL? SUNDAY, 2PM APRIL 17, DALLAS

Because you're a woman, over your lifetime you'll earn less than a man--\$1 million less!

Learn the *truth* about women's wages from Jean Lamberty, educator. Then, find out who can help you *fix* the problem.

Bring your friends. Enjoy a *free* workshop, free buffet, & free parking on Sunday, April 17th. Sign-in 2:00-2:15. Workshop till 3:30 or 4:00. Buffet. End 5:00-5:30.

[see "Equal?" page 2, col. 1]

PRESIDENT'S PERSPECTIVE

In Texas, we're enjoying spring-like weather. Long-time residents know that this weather is followed by a cold snap. We hope and pray it won't do too much damage to early fruits & flowers; as of now, we just enjoy mild days, blooming trees, and new green growth.



This time of year also means it's almost time for our annual meeting. [See article above this one. ↑]

Those of us who attend enjoy fellowship, food, and reports of [see "Perspective," page 2, col. 1]

EARNINGS ON WSFCU SAVINGS SOAR!

| \$ Avg. Daily Balance | B of A* | Wells Fargo* | WS-FCU* |
|-----------------------|---------|--------------|---------|
| \$251 | 0.10 | 0.15 | 0.25% |
| \$2,500 | 0.10 | 0.15 | 0.35% |
| \$50K | 0.35 | 0.35 | 0.50% |

| Share Certificate Terms** | APY |
|---------------------------|-------|
| \$1,000 minimum, 1 yr. | 0.60% |
| \$1,000 minimum, 2 yrs. | 0.70% |

*APY = Annual Percentage Yields paid for 1st quarter of 2011 on 3/31/11.

**Offered 2nd quarter of 2011. For Details: FeministCU.org; [services](#) | [savings](#) | [Truth-In-Savings](#)

Why have your WSFCU earnings risen so much since 12/31/10?

1. We've cut costs: at their request, Pacific Coast staffers Teryl & Rita closed their branch in December 2010.



2. You've been borrowing more: your *on-time* payments earn us more than investments.

Share our financial health:

- Set up a payroll deduction and/or ACH credit to Women's Southwest FCU routing # 311079539.
- Add a regular WSFCU share deposit to your checking account's "bill pay" plan.
- Ask us to set up an automated *debit* from an account you have elsewhere.
- Ask us how you can *divide* your \$ among *different* WS accounts to meet your savings goals.
- Ask for pre-printed envelopes.

PRESIDENT'S PERSPECTIVE

[continued from pg. 1]

what's up financially.

As the nation's economy seems to be recovering, we're thankful for our freedom and sad to see the tumult abroad as long-subjugated citizens seek to throw off repressive regimes.

Of course, none of us enjoy such high gasoline prices; but they do tend to make more cautious planners. As days lengthen, we hope all members enjoy good health and improving finances.

It is a pleasure to attend to WSFCU business matters on your behalf. Hope we'll see many of you on April 17 at the annual meeting!!!!

--*Jo Blount*, President

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

"Equal?" cont'd from page 1

Location: 4210 Junius St., 4th floor of the EDCCO building, one floor below WSFCU's Main Office.

On top of all that, you'll:

- Have a chance to win one of 4 \$25 VISA gift cards—if you RSVP by April 15th.
- Help us celebrate WSFCU's 37th anniversary
- Share *your* ideas for WSFCU's future; hear ours.
- *Vote* for the volunteers who guide WSFCU.

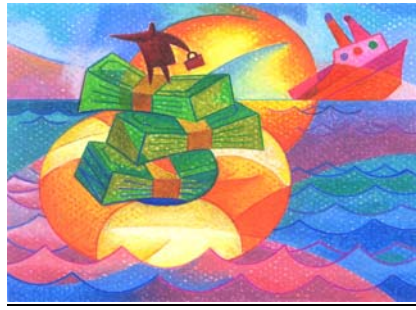
To RSVP:

1) Leave a message: 214-887-0700.

2) E-mail or stop by our main office (see "Contact Us," col. 3).

3) Drop us a line: Attn: Anniversary - WSFCU - PO Box 720207 - Dallas TX 75372.

Include your name, your share account #, and the total # in your party. Mark your calendars!



WWAM! BUILD JOB-SEARCH SKILLS SAT. MAY 21ST, 8AM-4PM

Need a new job or career?

The Farmers Branch-Carrollton Branch of the American Association of University Women presents: "Women, Work, And Money—WWAM!" on Saturday, May 21st at Brookhaven College, Building H, 3939 Valley View Lane, Farmers Branch, TX 75244. Learn:

- Nuts & Bolts of Credit (featuring our own Teri Portillo)
- How to Manage Your Own Start-Up
- How to Turn Your Age into an Advantage
- Networking: the GPS of Job Searches
- \$mart \$tarts: How to Rev Up Your Skills

Contact & Registration info:

aauwcfb@hotmail.com or

BHCInfo@dcccd.edu

\$5 Registration, \$10 Materials.

Need financial assistance? Send an e-mail to: BHCInfo@dcccd.edu.



IN CASE YOUR CAR IS "TOTALLED" OR STOLEN....

What if the car you finance with WSFCU is a *total* loss because of accident or theft? Your car insurance may *not* relieve you of your *entire* loan balance. Guaranteed Auto Protection (GAP) gives you *additional* coverage. Ask us!

MARK YOUR CALENDARS:

| | |
|----------------------|--|
| 4/15 Fri. | Last day to RSVP for food for April 17 th --to be eligible for one of four \$25 VISA gift cards. You may still <i>attend</i> if you RSVP after that date (see "So You Think," pg.1, col. 2) |
| 4/17 Sun. | 2pm -2:15 sign in for women's wages presentation, free buffet, & Anniversary Party in Dallas (pg. 1, col. 2). |
| 5/1 thru 8/31 | Submit Applications for Women's Scholarship. See article on page 1, column 1. |
| 5/21 Sat. ← | WWAM! Women, Work & Money, job-hunting workshop in Farmers Branch (see "WWAM," this page, col. 2). |
| 6/13 Mon. | 6pm, "Sup with CEO in San Diego," page 1, column 1 |
| Now until mid-August | 4th Annual KidsFest: Give school supplies to kids in need. Send to/drop off at our <i>main</i> office—by Aug. 20 th : crayons, glue, pens, folders, pencils, paper, rulers, checks payable to "Kids Fest 2011," backpacks to put supplies in. Help <i>pack</i> the backpacks: contact Teri, CEO (see "Contact Us" below) ↓ |

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 (pg. 1, col. 3).

CONTACT US:

Send *all* mail to:

Women's Southwest FCU
PO Box 720207 ~ Dallas TX 75372

Web site: www.FeministCU.org

E-mail: WSFCUDallas@sbcglobal.net

Location: (send *mail* to PO Box ↑)
4210 Junius St., 5th Flr. Dallas (75246)

Tel. (214) 887-0700

Fax (214) 887-0099

Hours, Central Time:

Tu, Th, F 11am-6pm; 1st & 3rd

Saturdays, 11am to 2pm

