



# Feminist Dividend

Newsletter of Women's Southwest Federal Credit Union

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

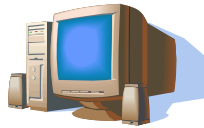
Serving Supporters of Equal Rights in Texas, California, & many other states since 1974

(See "Contact Us" on back)

By popular demand Rates, policies too  
**PRINT LOAN APPS.  
FROM OUR WEB SITE!**

Do you have at least \$25 in your Women's Southwest FCU share (savings) account? Then, online, in the comfort of your home or office, you may:

1) Review Annual Percentage Rates on our personal loans, Credit-Builder loans, motor vehicle loans, & more.



2) Use a Payment Calculator;

3) Complete a worksheet to figure out how much debt you can afford;

4) Print out a loan application;

5) Bring/send it to our office.

Visit [www.FeministCU.org](http://www.FeministCU.org). click on "Services" then "Loans." If you don't have access to a working printer, "Contact Us" (over).



## RECESSION SURVIVAL KIT

1. FIND A JOB—OR A BETTER JOB:  
a. Get free

help: learn software, write your résumé, check job openings that employers submit, learn interview skills. Nationwide: (877) 872-5627 or [www.ServiceLocator.org](http://www.ServiceLocator.org)

b. Clear up what prospective bosses check—your credit report!

- Check your credit report, [AnnualCreditReport.com](http://AnnualCreditReport.com). or (877) 322-8228
- Learn scoring: <http://www.myfico.com>. Education tab.

(Continued Page 2, column 1)



## KNOW SOMEONE WHO NEEDS TRAINING TUITION?

1. Urge her to apply for our \$600 **Scholarship**. A woman who is—or is related to—a WSFCU member may apply. She'll be judged on a budget she submits. Winnings may go for almost *anything* educational.

For instructions & a **Scholarship App.:** "Contact Us" (over) or go to [feministcu.org](http://feministcu.org); click on "Services."

To contribute, send checks to "WSFCU"; note "**Scholarship Fund**" on the memo. Or, set up a recurring—or one-time—transfer of your WSFCU dividends. E-mail/write.

2. Use your WSFCU savings to back their WSFCU tuition loan. For every \$106 in your shares, she/he may borrow \$100. They'll need no credit check, no income verification.

Is she/he 18 years old or older? Then she/he may borrow in his/her name only; your credit score will not be affected. *Theirs* can go up. Their fixed Annual Percentage Rate (APR)? Only 6.00%!

They may borrow enough to cover payments they'll owe before their new career begins. (Or, you may make them for them.) For every \$1,000 they borrow, they may pay as little as \$9 per month!

Such features make it easier for him/her/you to start payments within 45 days of loan funding.

To start, "Contact Us" (over) or see [FeministCU.org](http://FeministCU.org); click on "Services," "Loans," then "**Share Type II.**"

## 3RD ANNUAL KIDS FEST:

Give school supplies to kids in need. Send to/drop off at our main office—by Aug. 20<sup>th</sup>: crayons, glue, pens, folders, pencils, paper, rulers, backpacks to put them in, checks/money orders payable to "The Meed Center" to buy them. Help pack them: contact Teri, CEO ("Contact Us" pg. 2).

## IF YOUR GRANDCHILD NEEDS A CAR FOR WORK OR SCHOOL...

..his/her credit score may be low. What "choices" may she/he offer?

(1) Risk your credit score to give Chris Creditless a lower loan rate;

(2) "I'll go to our friendly new car lot. I've heard that foxes give chickens good deals!"

There's a smarter, safer way for Chris Creditless and you:

- She/he prints out our online Membership App. & joins us: [FeministCU.org](http://FeministCU.org), "Easy to Join."
- Chris takes our free on-line Car-Buying Course: [feministcu.org](http://feministcu.org); click on "Members Only."
- Use your WSFCU account to back a Share-Secured Type II loan for Chris, (see col.2, #2). With this kind of a loan, Chris will have the flexibility to make unusually low payments—at first. Chris can then triple payments when she/he can afford to.

Make yourself "Lienholder" until Chris pays in full.



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

**"Recession Survival Kit,"** from pg. 1:

- **FeministCU.org**, "Members Only," click on **Improve Credit**

**2. REDUCE BASIC EXPENSES:**

**a. Apply for food stamps:**  
[www.snap-step1.usda.gov/fns/](http://www.snap-step1.usda.gov/fns/)

**b. Go to a nearby food bank:**  
visit **FeedingAmerica.org**.

**c. Grow your own food:** if not allowed where you live, can you:

- Help a **neighbor** maintain a veggie garden or fruit trees?
- Start—or work in—a community garden?  
**CommunityGardens.org** or [http://celosangeles.ucdavis.edu/garden/articles/startup\\_guide.html](http://celosangeles.ucdavis.edu/garden/articles/startup_guide.html)

**d. Reduce utility costs:** does your phone/light co. offer discounts for lower income? USA utilities: [en.wikipedia.org/wiki/List\\_of\\_United\\_States\\_electric\\_companies](http://en.wikipedia.org/wiki/List_of_United_States_electric_companies).

**e. Keep this valuable, practical info going out:** we don't get annual dues. Help us earn *loan* interest: *borrow* from us; *refer* a borrower; use your savings as *collateral* for a loan for someone else (see page 1).

**MARK YOUR CALENDARS:**

7/19→ 10/14	Pac Cst Branch hours: Door: M, T, Th 9-1; Tel. 9-1& 4-6
Thru 8/20/10	3 <sup>rd</sup> Annual Kids Fest, Dallas: pg 1, col. 3; MeedCenter.Com
M-Th 8/23 - 8/26	Pac Cst Brnch on vacation. <i>Info@feministcu.org won't work!</i> Contact Main Office (col. 3) →
Thru 8/31/10	Deadline for Women's Scholarship apps. (page 1, col. 2)
Mon. 10/11	Pac Cst open by app't, in solidarity w/indigenous peoples
10/18 on	Pac Cst Branch hours: Door: T & Th 9-1; Tel. 9-1& 4-6.

**DOES OUR DEPENDENCE ON OIL PAIN YOU?**



**"Green" your home & contents:**

Solar H<sub>2</sub>O & panels. Solar/hand-crank radio. *Non-toxic* "blue jean" insulation. Dual-glazed, low-E windows. Awnings. Shade trees. Ceiling fans. Paint flat roofs white.

**Reduce pollution:** Public transit. Saddlebags/baskets on (electric?) bicycle, motorcycle, or scooter.

**Cars:** *share* one; *convert* one to bio-diesel or electric batteries. Buy & dine closer to work/home. *Combine* errands. *Move* closer to public transit and/or daily activities.

Apply for a WSFCU loan to *finance* your planet-saving purchases: [feministcu.org](http://feministcu.org). **services**

**PRESIDENT'S PERSPECTIVE**

Greetings! Here it's hot, mostly dry, and stays light till almost 9 pm.

By mail, phone, & Internet, we provide consumer loans, refinancing, & basic financial education to members in **28 states!**

It's great meeting monthly with Teri, other board members, &--via Skype™--Teryl & Rita (San Diego).

It tickles us to pay you such good dividends on your share (savings) accounts (see "Dandy," col. 3).

Do you enjoy our fresh newsletter format as much as I do?

*New* members come to us from your family, feminist groups, & our "underserved" area here. (Go to [feministcu.org](http://feministcu.org) "Easy to Join.")

Why should we remain the best kept secret in the nation? Spread the word! Let folks know that we'd like to become *their* credit union, too. As our membership grows, we can expand our services *and* spread our feminist ideals.

--Jo Blount, President

**DANDY DIVIDENDS!**

\$ Avg. Daily Balance	Highlands Bnk *	San Diego County CU	Advancial CU*	WSFCU**
\$251	.00	.20	.20	.20
\$1,000	.00	.20	.20	.25
\$2,500	.10	.20	.30	.30
\$5,000	.15	.20	.30	.35
\$10K	.35	.45	.30	.65
\$25K	.35	.55	.40	.75
\$50K	.60	.65	.50	.85
\$90K	.60	.65	.50	.90

\*Annual Percentage Yields on web sites 6/15.

\*\*WS paid 2<sup>nd</sup> qtr. Details: [feministcu.org; services | savings](http://feministcu.org/services|savings) | **Truth-In-Savings**

Want even *more* competitive earnings on shares (savings)? Help tiny-yet-mighty WSFCU lend *more* of your deposits: borrow; refer others.

**Will Your State "Borrow" Your Share (Savings) Balance?**

Accounts with no deposits or withdrawals for 3 to 5 years go to your State. *Prevent* that. Send \$1+ to our PO Box and/or set up an *automatic* deposit. **Contact Us ↓**

**CONTACT US:**

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

*Joint* 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, 11 to 2

**Pacific Coast Branch**

(was Cal Feminist FCU)  
E-mail: [info@FeministCU.org](mailto:info@FeministCU.org) (see 8/23)  
Tel. (619) 298-SAVE (7283)  
Hours: ←See "Calendar," column 1.  
Location: (send *mail* to PO Box above)  
4470 Park Bl # 104 San Diego (92116)

