

just for **YOU**th

Roanoke Postal Employees' Federal Credit Union

April 2009



It's Up 2 U

You may have heard grown-ups talk about the economy lately - they may even seem a little worried when they talk about it. You may have learned about producers and consumers or goods and services in school. The economy deals with all that and how we spend our money. In tough times and especially when people don't have a job anymore, families may have to do without things they want for a while - like new toys or vacations. Saving regularly helps us through these tough times. Money isn't the most important thing, but it is important to learn how to earn it, save it, spend it.



Making The Grade?

Your hard work pays off. Remember to keep your grades up and bring in your final report cards because we reward good grades with \$\$\$ in your account!

If you're 17 or younger, we'll give you \$2.00 for every final "A" and \$1.00 for every final "B" average on your report card! If you take classes that are only for one semester (instead of the entire school year), we will combine two semester classes for the final grade. The maximum amount paid out on a report card is \$15.00.

However, as summer comes to an end so does this offer. Be sure to bring in your report card by August 1, 2009. Keep up the good work!



The Magic Of Saving

Did you know saving is magical? Save regularly, and—abracadabra—your savings grows. Before you know it you'll have saved enough for that new bike, or i-Pod, or Rock Band. April 20-24 saving at the credit union is extra magical!



Make a deposit of \$20 or more to your account during the week of April 20th to be entered into a drawing for an i-Pod shuffle or a \$50 i-Tunes card (winner's choice). All youth 17 and under are eligible to enter the drawing with a deposit of \$20 or more April 20-24!

The magic of saving will continue all year long as you begin to grow your credit union savings account. Each quarter (which is every three months - 1/4 of the year) we'll have a drawing for 4 movie tickets. We'll start this program in July 2009 so start saving up your allowance, birthday money, money you earn for chores, etc.

Then during the 3rd quarter (July, August, and September) make enough deposits to grow your savings account balance by \$50 and you're automatically entered to win those 4 movie tickets (17 and younger only are entered). You don't have to deposit all \$50 at once, but you will want to keep your money in your account to qualify. Growing your balance means you keep the money in your account and the amount keeps getting bigger. Growing your savings account is a smart thing to do!



Annual Meeting

You know how much fun you have each year at the credit union Annual Meeting, so put it on your calendar now so you can plan to be there! The Annual Meeting will be Sunday, October 4, 2009.

Going green can mean lots of things. Naturally, we want you to go green by learning how to be smart with your money...like growing some green stuff (money) in your credit union savings account. However, you probably hear the words "going green" when people are talking about the environment or recycling. Have some fun playing around with this 'going green' fortune teller. For some more great recycling info and fun activities visit the Environmental Protection Agency's (EPA) Recycle City web site at <http://www.epa.gov/recyclecity/index.htm>.

Make Your Own Fortune Teller

- How to fold your fortune teller:
1. Cut along the dotted line.
 2. Make sure the picture side is down.
 3. Fold in the 4 corners so each triangle corner touches the center.



4. Flip it so the picture is facing up.
5. Fold in the 4 corners again.



6. Fold the fortune teller in half and in half again.



7. Slide thumb and pointer fingers under the flaps and push up to make a pyramid.



1 You leave the water running while brushing your teeth, wasting 712 gallons each year.

2 You rode your bike to a friend's house, saving gas and avoiding the pollution a car would create.

3 You chose an apple for lunch over a pudding cup, saving the energy that goes into packaging food.

4 Where did your allowance go? You can't find it and have to skip going to the movies with friends.

5 You saved all your change in your piggy bank and then put it in your credit union account.

6 Instead of spending it, you deposited last year's birthday money and earned dividends.

7 You leave on the lights in your room while at school, wasting 194 kilowatt-hours a year.

8 That new video game comes out next week. Congratulations—you have enough in your savings account to buy it.

9 You rode your bike to a friend's house, saving gas and avoiding the pollution a car would create.

coin labels: penny, nickel, dime, quarter

bill labels: 20, 10, 5

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