

Just for Youth

Roanoke Postal Employees' Federal Credit Union
 November 2009
 www.rpefcu.org • 540-342-3429 or 800-342-3429



WHAT ARE YOUR IDEAS TO SAVE OUR PLANET?

Many of us recycle plastic, paper, and/or aluminum-- which is great, but what else are you doing? Send us a note about your good works -- and a photo -- so we can share your great ideas. Together we can make our resources last longer and that's great for us and our planet! Mail your stories and photos to us (address on the back of our newsletter) or you can email your stuff to us at rpefcu@rpefcu.org. Just be sure you've got your parent's permission!



RPEFCU members age 22 and younger can be entered into a drawing each quarter for 4 movie tickets just by growing their savings account by \$50 or more! This fun saving incentive began July 2009 with the first winner drawn in October. Congrats to Olivia Garman.

MAKING A LIST...CHECKING IT TWICE!

Keep in mind that thoughtful gifts are the ones people keep for a long time. Holiday gifts don't have to cost a lot. Shop the sales, or check out second-hand stores for special and unique items. Here are some creative and inexpensive gift suggestions:

- Put together a photo album, or frame a picture of you and the person who will receive the gift - you could even make it a poster-size collage.
- Buy or make a calendar and fill in birthdays and anniversaries. Add small pictures.
- Make or decorate a clay flower pot or pencil holder. Make an ornament for their tree...be sure you put the date and your name on it.
- Knit a scarf, or make a beaded bracelet or necklace.
- Give chore coupons for a free car wash or night of baby-sitting.



DIFFERENT IS GOOD

Your credit union is different...here are a few reasons why...

1. You're the owner. Every member owns the credit union (CU). We're called a financial cooperative because we (members) put our money together to lend to each other.
2. Money in YOUR pocket. Because we're not-for-profit cooperatives, our income (money we make) is given back to members through new or improved services, lower loan rates, and paying you more money when you save with us (dividends).
3. Volunteers Make It Happen. The board of directors (people who make business decisions for the CU) are all volunteers - they don't get paid.
4. You're special. Credit unions take pride in knowing their members and building a relationship rather than herding you in and out like cattle. We're people you know and trust.

ANNUAL MEETING GRAND PRIZE WINNERS



Alex Norris
Guitar Hero 5



Alexis Dameron
Wii



Alice Fry
\$300



Why is money called dough?
 Because we all knead it!

Three animals were having a drink in a cafe when the owner asked for the money. "I'm not paying," said the duck. "I've only got one bill and I'm not breaking it." "I've spent my last buck," said the deer. "Then the duck will have to pay," said the skunk. "Getting here cost me my last scent."

ARE YOU BEING SAFE ONLINE?

Don't take chances when surfing the 'Net. Take this quick quiz to make sure you're being as safe as possible when you're online.

1. On your MySpace, Facebook, or other social networking profile page you include:

- A. Your address
- B. Your phone number
- C. Your parents' phone number
- D. None of the above. You're too smart. You know that kind of information can sometimes land in the hands of the wrong people.

2. Someone you "met" online wants to meet in person. You:

- A. Tell him or her to go take a hike.
- B. Tell your parents immediately.
- C. Never make contact with that person again.
- D. All of the above.

3. If you're surfing online and a Web site asks you for your parents' credit card number, you:

- A. Leave the Web site without releasing that important information because it can be extremely harmful to your parents.
- B. Give out your parents' credit card number. What's the worst that could happen?
- C. Ask your parents what to do.
- D. Both A and C

4. A pop-up from a company tells you to download or install some software. You:

- A. Don't do it. Downloading unknown software from an unexpected pop-up could harm your family's privacy, and you're smarter than that.
- B. Do it.

5. If you ever have a question about something you've found on the Internet, the first person you should turn to is your:

- A. Brother or sister
- B. Best friend
- C. Teacher
- D. Parent or guardian

Key: 1. D, 2. D, 3. D, 4. A, 5. C, 6. D

Money Matchup Answers: 1) f 2) e 3) h 4) c 5) d 6) i 7) a 8) j 9) b 10) g

Did you know you can now keep up with CU news and activities on Facebook and Twitter!?



THE MONEY Matchup



Sometimes money can seem confusing, but you may know more about money than you think. Try matching up the financial terms on the left with the correct definition on the right.

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|-----------------|--|
| 1. credit union | a. An amount of money you owe to someone else. |
| 2. debit card | b. To take money out of your credit union account. |
| 3. credit card | c. A written promise to pay someone a specified amount of money. |
| 4. check | d. A plan for how much you will spend and how much you will save. |
| 5. budget | e. A card that allows you to take money directly from your checking account. |
| 6. loan | f. A place to manage your money and keep it safe. |
| 7. debt | g. To put money in your credit union account. |
| 8. interest | h. A card that allows you to borrow money. |
| 9. withdraw | i. A legal agreement to borrow money from your credit union and pay it back over time. |
| 10. deposit | j. The charge for borrowing money. |

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