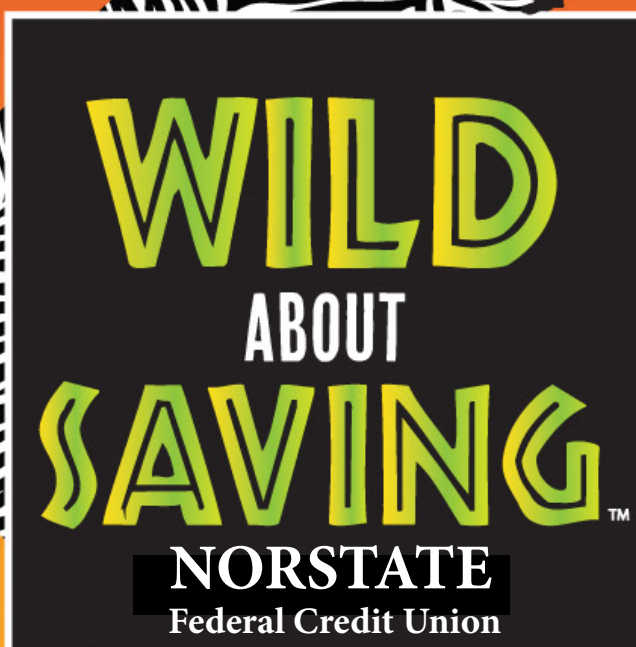


APRIL 2015
NATIONAL CREDIT UNION YOUTH MONTH™

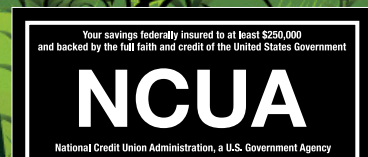
1. Open a Youth or Teen Savings

2. Account Holder will be Entered into a Drawing

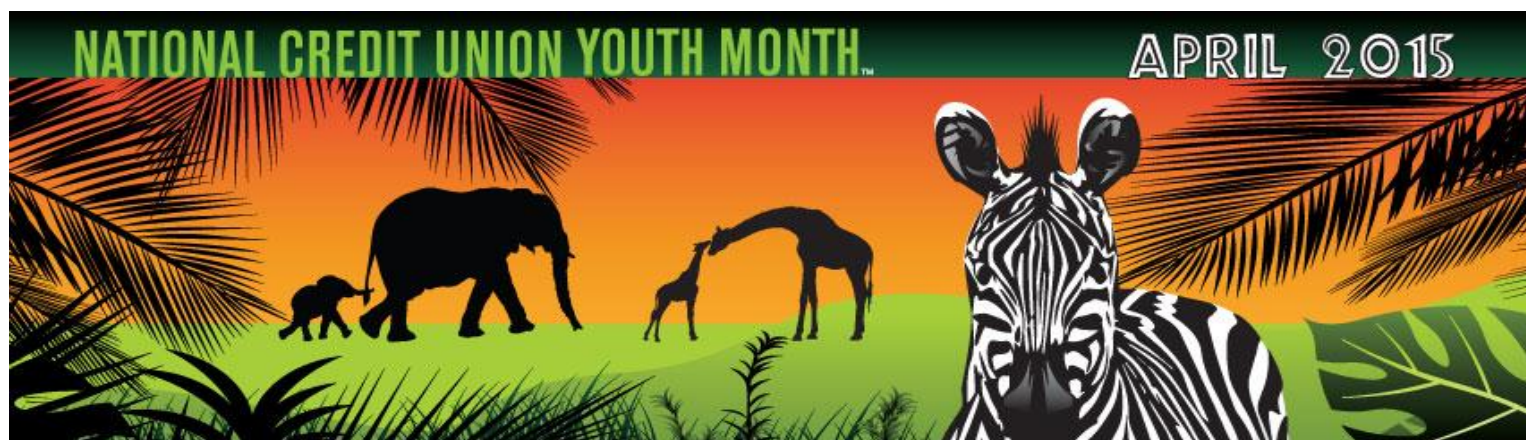
3. At Account Opening... Sign up for Online Banking & E-Statements for a 2nd Chance at the \$100 Drawing!!



www.norstatefcu.org



Must be Eligible for Membership.
 Minimum Deposit of \$25 to Open Account.
 Proof of I.D. Required



Saving Safari Challenge Tips

Got some extra cash “lion” around? Go on a Saving Safari! Challenge a family member or friend and find out who can reach a goal first.

Set a Goal and Track Your Savings

- 1. What are you saving for?** Picture your goal...a video game, an iPad, tickets to a concert, really cool shoes, a laptop, or some scrapbooking supplies.
- 2. How much do you need?** Find out the price of your goal—check a local store or online. This is how much you’ll need.
- 3. Enter your savings** and watch your progress. See who reaches the goal first.
- 4. Keep your savings safe** at the credit union.

Savings Tips for Everyone

- **Set reasonable goals.**
- **Save first, not last.** As soon as you get your paycheck, your birthday money, or your allowance, put part of it away in savings.
- **Track your spending and your savings.** People who track their spending soon find they spend less and save more
- **Be a bargain hunter.** When you do spend money, make sure you check for the best bargain. Watch the price tags, not the brand names at the store.
- **Ask questions!** If you have questions about money or saving, ask the professionals at the credit union. They’re ready to help you.

Don’t have a regular job...here are some ideas for earning some cash

- | | | |
|----------------------------------------|------------------------|---------------------------------------------|
| Babysit | Hold a garage sale | Sell unwanted video games |
| Bike it instead of driving | Hold a lemonade stand | Shovel snow |
| Bring juice or coffee from home | Mow lawns | Shop second hand stores instead of the mall |
| Check under cushions for dropped coins | Offer to do extra work | Tutor |
| Drink water – from a fountain | Pack a lunch from home | Wash cars |
| Eat in | Pet sit | Weed gardens |
| Get a paper route | Rake leaves | Walk dogs |
| | Run errands | Wash cars |
| | Sell crafts | |