



We've given your Varsity program a new look
IT'S STILL US ONLY BETTER!

We wanted to establish an identity that reflects the importance we place on young adults and our youth programs. Besides our new logo and new colors, we have a new product enhancement. We're now providing members ages 16 and older flexibility and access with Debit Cards.*

*With parent co-signer and class. See article below.

Leave School To Go To Work **LEAVE SCHOOL TO GO TO WORK**

April 22nd is the official Take Our Daughters and Sons to Work Day otherwise known as Take Your Child to Work Day and is designed to allow you to see what your parents, grandparents or mentors do during the work day. For over 15 years this day has been established to provide students an introduction to the business world and allow youth to see the importance of teamwork and diversity in the workplace. Activities during the day can range from shadowing your parent, to formal activities such as interviewing your parent's supervisor or presentations and activities provided by the employer. You might need a parent permission slip to get out of school so check with your school and teachers to make sure there isn't anything important you would be missing. To find out more

information about this program check out www.daughtersandsonstowork.org

Some helpful planning tips:

- If you are not interested in going to work with Mom or Dad, ask them to help you find a mentor. Is there a specific field or job you want to learn more about? Look for businesses or organizations in your community that do these jobs.
- Write down questions. What do they do all day? Did they have to go to college to do this job?
- Make sure you let your teacher know that you are participating so you can get your homework early, or see if you can get extra credit for doing a project about your day.

Have You Ever Wanted A Debit Card? **HAVE YOU EVER WANTED A DEBIT CARD?**

Do you want the flexibility of ordering things online and having access to your money no matter where you go? Consider a Kitsap Credit Union debit card! Debit cards are a perfect solution for those that want to be more responsible with their money, want more access to their money or if they need to travel for school and different activities. If you are 16 and older you can now apply with a parent co-signer! Since KCU is dedicated to giving our members the tools to be

financially successful, we are offering the card with the completion of an online class. The class will go over the basics of checking account management and debit card best practices. Taking the class is a win/win since if you do take the class and receive a 100%, or 10 out of 10 correct on the quiz, you can qualify for a free box of checks! For more information please see our website.



Test your Savings Knowledge TEST YOUR SAVINGS KNOWLEDGE

1. If you went to college and earned a 4-year degree, how much more money could you expect to earn than if you only had a high school diploma?

- a. A little more, about 20%
- b. A lot more; about 70%
- c. Ten times as much
- d. No more, I would make the same either way

2. What is a way to save money on your car insurance?

- a. Get good grades
- b. Get additional drivers education
- c. Have safety features installed on your car
- d. Get quotes from multiple insurance plans
- e. All of the above

3. What are the two most common types of emergency expenses?

- a. car/medical care
- b. car/ cell phone bill
- c. boyfriend or girlfriend costs/ medical care
- d. food/ non-sufficient funds fees

4. What is the only free money for savings that is available to many Americans?

5. What is one account you can have at Kitsap Credit Union in which you can deposit funds throughout the year and receive a free gift just for keeping more than \$25.00 in the account?

Answers: 1: b; 2: e; 3: a; 4: An employer's match to a contributory workplace retirement plan such as a 401(k); 5: Holiday Club

Scholarships For You! SCHOLARSHIPS FOR YOU!

The KCU Educational Grants Foundation awards scholarship dollars to local students to help pay for post-secondary education (that's college or vocational/technical school). According to the U.S. Census in 2006, college graduates make almost double the income compared to those with just a high school diploma. Check out our website for details about our scholarship program. Applications are now available online at kitsapcu.org. The application deadline is March 1, 2010.

Celebrate Savings CELEBRATE SAVINGS

This spring there are two recognized saving weeks, America Saves Week February 22nd- 28th and National Credit Union Youth Week April 19 – 25th. Both of these weeks encourage everyone to save their money. "Why?" you might ask. The personal savings rate in the United States is near zero, and most Americans have not adequately saved for retirement and unexpected expenses. Here are three ways to save your money at Kitsap Credit Union:

1. Share/Savings Account

Open a savings account with just \$5.00 and start receiving a competitive rate of dividends with a \$25.00 minimum balance. You may make deposits:

- by payroll deduction
- with transfers by phone via CashLine (24-hour telephone access)
- by using our CU@Home online banking
- at any of our conveniently-located branch offices
- anytime at our depository ATM's

2. Share Certificate

Invest in a Kitsap Credit Union no-risk, guaranteed high yielding share certificate. KCU has a special Future Saver Certificate for members under the age of 21 with low \$100 minimum opening balance. With a share certificate the goal is to keep the money in there for a set period of time. If you do withdraw your money before the maturity date (like an expiration date), there will be a penalty. The benefit is that it gives you a higher interest rate than a traditional savings account. Call us for more information about other terms that may apply.

3. Holiday Club

Avoid the holiday budget crunch by saving throughout the year in this special account. Here's how it works:

- You deposit funds in this account throughout the year
- If you make a deposit each month, you will receive a special gift in November.
- We will then automatically transfer all but \$25.00 into your Credit Union checking account on November 1st of each year

It's like getting a very special holiday present!

Visit your branch to find out the best way for you to save!