



SOUTH CAROLINA
FEDERAL
CREDIT UNION
1936
CELEBRATING 75 YEARS
2011

APRIL 2011

kids
CLUB

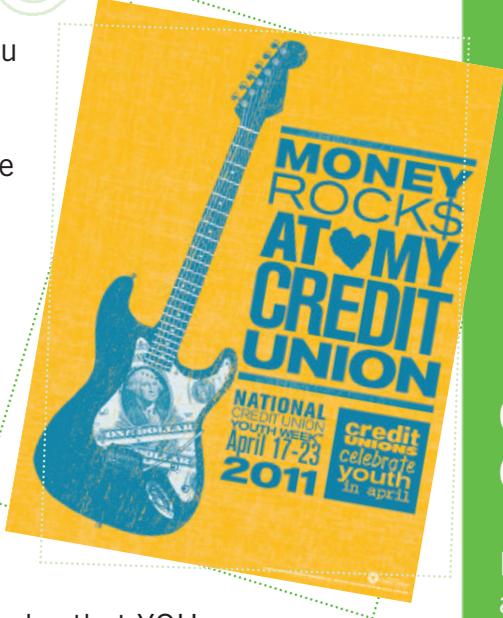
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National Credit Union Youth Week™

Money Rock\$ at My Credit Union, April 17-23

Are you a rock star at saving your money? Do you look forward to depositing money into your savings account every month? If so, South Carolina Federal Credit Union wants to celebrate you during National Credit Union Youth Week, April 17-23, for all the smart money choices you have made to save your money!

The theme for our annual celebration is Money Rock\$ at My Credit Union! Youth members of all ages are encouraged to make a deposit of \$10 or more during the week-long event. Prizes will be given out to each participant.



So, what are you waiting for? Tell your parents today that YOU are a CREDIT UNION ROCK \$TAR! We hope to see you at South Carolina Federal.



Paper or Plastic?

The difference between paper money and credit cards

Have you ever noticed that when your mom or dad pay for clothes, food and toys they sometimes use cash and other times they use a credit card? Do you ever wonder what the difference is between paper money and credit cards?

You already know how cash works, but here are some things you may not know about credit cards:

- Using a credit card is like borrowing money from the bank. You will have to pay the money back.
- Credit cards have a limit on how much you can spend.
- Every month you will receive a bill for the money you spend on your credit card, and you have to pay towards what you bought with it.
- If you do not pay off your credit card balance every month, you will begin accruing interest on your purchases. That can get very expensive!
- If you use credit cards wisely, they can help you build your credit score, which is important as you get older.



Credit Union Quiz

How much do you know about credit unions? Test your knowledge of credit union facts by answering **True** or **False**.

1. Credit Unions are financial institutions run by the people who belong to them.
2. The people who belong to credit unions are called customers.
3. The first credit union was founded in Germany.
4. "Not for profit, not for charity, but for service," is a credit union motto.
5. The focus of a credit union is investing in the stock market.

Answers:
1. True
2. False – They are called members.
3. True
4. True
5. False – The focus is financial self-help for members.



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Winners of the Kids Club Winter Coloring Contest

We drew random entries to select the members who would receive a \$10 deposit to their Kids Club accounts. Congratulations to the winners!

Lalia Deluna
Age 7

Paisley Powell
Age 10

Christopher Moore
Age 11

Spring Coloring Contest

Color this image, send your artwork to us, and you'll automatically be entered into a drawing for a \$10 deposit to your Kids Club account.



DEADLINE: May 31, 2011

Mail your entry to:
**South Carolina Federal Credit Union
Kids Club, Spring Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012**

Name _____

Age _____

Kids Club Account Number _____

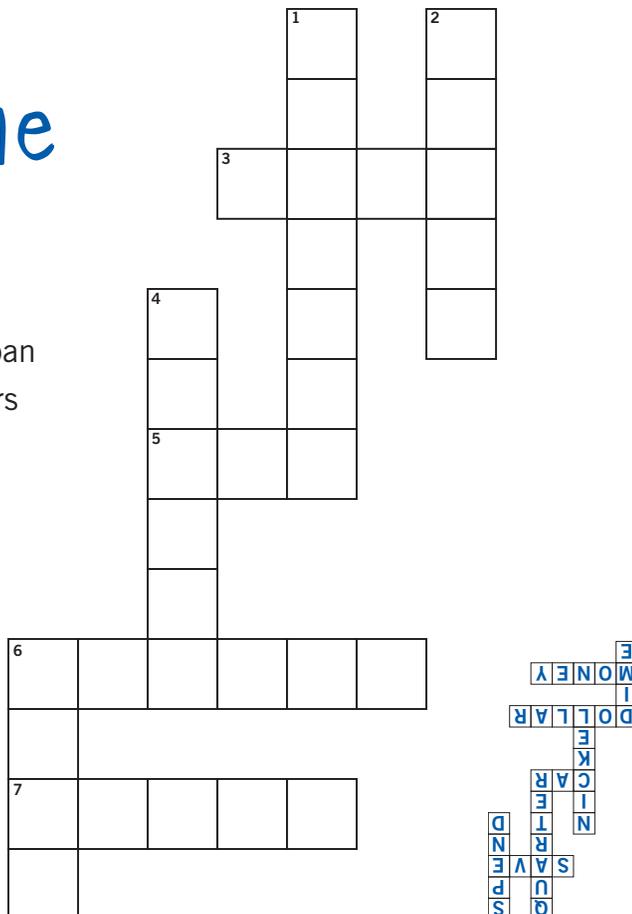
Money Crossword Puzzle

ACROSS:

- Put money aside for the future
- You can buy this with an auto loan
- An amount equal to four quarters (or 100 pennies)
- You can spend it or save it

DOWN:

- Coin that equals 25 cents
- To buy something, you must _____ money
- Coin that equals five cents
- Ten of these equal one dollar



To Contact Us:

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