



JANUARY 2011

SOUTH CAROLINA
FEDERAL
CREDIT UNION

1936
CELEBRATING 75 YEARS
2011

kids
CLUB

scfederal.org

You Don't need to Make Money or Have Money to Save Money

Huh?? It's true. You can contribute to your family's savings plan—and your own—by not spending it. Here's how.

1. Instead of grabbing a brand name water bottle from the fridge or vending machine for soccer practice, you refill a sports bottle with tap water. That's \$2.00 saved per practice.
2. Switch from throw-away plastic bags and brown lunch sacks to reusable, eco-friendly storage containers and insulated totes. That's \$1.79 saved each week.
3. Ask your parents to stop buying the individually wrapped crackers and chips you like and buy the bulk containers at the discount store instead. Pack up your own portions in reusable containers. That's \$5.75 per unit saved.
4. Skip the movie theater Saturday night and ask your mom and dad to order a pay-per-view movie or rent one from a local DVD box. The seats at home are way more comfortable, and they'll save \$10 per person plus the cost of popcorn, candy, soda, and gas.

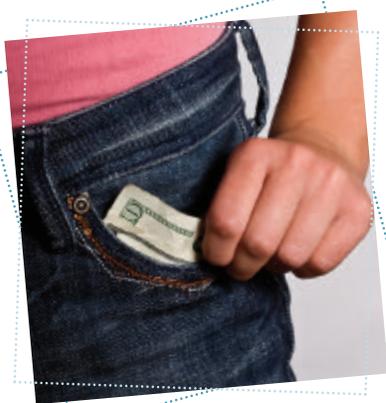


Saving money is a lifestyle choice. Choose to start saving today!

* * *

Empty your Pockets

Pockets on your jeans. Pockets on your dress. Pockets on your jacket or coat. Pockets are great inventions. They hold things for you when you can't. Maybe your hands are full or you need to use your hands for something else. Pockets are the perfect place to put your stuff.



Pockets, however, are not the best place to save your money. Yes, you need pockets to carry your money to the store, in the lunch line, or around the mall. But when it comes time to *save* your money, your pockets are the last place it should be.

Saving your money requires some place a little safer. A little larger. A place where the money can't fall out or get lost in the washing machine.

A piggy bank is a great place to save your money. Any money you have in your pockets should go in your piggy bank. Keep the piggy bank in your room or let your parents help find the right place. When your piggy bank is full, go with your parents to deposit the money into your Kids Club account. Your credit union is the place where lots of people bring their piggy banks for safe keeping. When you empty your piggy bank at the credit union, we promise to protect your money until you need it again.

Winter Word Scramble

Unscramble these letters to make words about Winter.

1. oBost

2. Svehol

3. fcraS

4. wSoamnn

5. gagnbToo

Answers:
1. Boots
2. Shovel
3. Scarf
4. Snowman
5. Toboggan



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Winners of the Kids Club Thanksgiving 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!

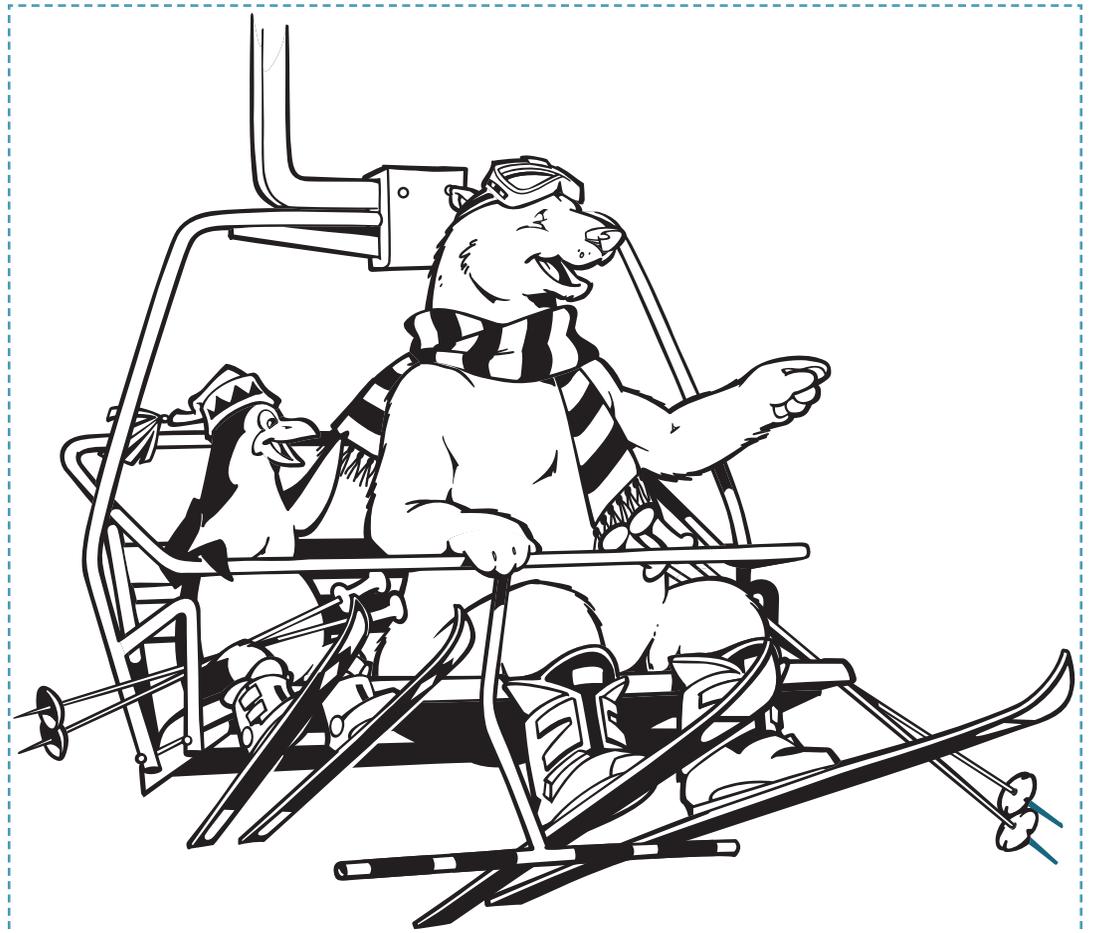
Kaylen Stanley
Age 7

Andalis Burton
Age 11

Tyrick Gathers
Age 12

Winter 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: February 28, 2011

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

Name

Age

Kids Club Account Number

Saving Money is Like Growing a Sunflower

When you hold a sunflower seed in your hand it looks really tiny. When you look at a sunflower stalk, it can be over 10 feet high! How does it go from a tiny seed to a giant flower? All it needs is time, water and special care.

Saving money is a lot like growing a sunflower. If you hold a dime in your hand it looks really small. With time, added savings and special care, however, that dime (10 cents) will grow to hundreds and thousands of dollars.

Money doesn't actually grow on trees or in the ground. But it does grow. It grows when you keep adding more money to it: birthday money, allowance money, earned money.

It grows when it's allowed to sit and earn dividends for long periods of time. That's the extra money you get from your credit union for putting your money there for safe keeping. The longer it sits, the more it will earn.

Like a seed that will bloom into a beautiful sunflower, your money needs the proper time, care and attention to grow into a bounty of savings.



To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-545-8300
(Georgetown)

800-845-0432
(Nationwide)