



OCTOBER 2011

SOUTH CAROLINA
FEDERAL
CREDIT UNION

1936
CELEBRATING 75 YEARS
2011

kids
CLUB

scfederal.org

Spring Forward, Fall Back

Did you know that every year your Mom or Dad sets your clocks ahead one hour in the spring and then sets them back one hour in the fall? Seems kind of silly, doesn't it? Well it's called observing Daylight Saving Time, and there is a reason your parents do it. In fact, everyone in the United States does it too, except people who live in Hawaii and parts of Arizona.

Why do we observe Daylight Saving Time?

By setting our clocks ahead one hour in the spring, we shorten the period between the time the sun goes down and bed time. That means we don't use our lights, heaters and air conditioners as much—which means the entire country saves energy and money!

What time do we change the clocks?

In the United States, Daylight Saving Time and Standard Time begin at 2:00 in the morning, while most of us are sleeping. That way, it doesn't interrupt our schedules.

Don't forget...

This year, Daylight Saving Time ends Sunday, November 6, at 2:00 a.m. Remind your parents to set your clocks *back one hour* before you go to bed Saturday night!



International Credit Union Day: What is it All About?

Every year in October, credit unions and their members celebrate International Credit Union (ICU) Day, a day that has been celebrated since 1948. This year's ICU Day theme, "Credit Unions Build a Better World," will celebrate the important contributions credit unions make to our communities.

South Carolina Federal Credit Union will be celebrating ICU Day on Thursday, October 20.

Stop by any of our branches for your free ID kit (while supplies last) during the week of October 17–21. We hope you will ask your Mom or Dad if you can come join us as we celebrate the credit union difference.



Federally insured by NCUA.



Hootin' Halloween Riddles

Why wasn't there any food left after the monster party?

Because everyone was a goblin!

What is a skeleton's favorite instrument?

The trombone!

What does a bird say at Halloween?

"Twick or tweet!"

What did the casket say to the other casket?

"Is that you coffin?"

What did the pumpkin need for its boo boo?

A pumpkin patch!



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**Winners of the
Kids Club
Summer
Coloring Contest**

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

Madeline Rowe
Age 4

Addison LaPoint
Age 5

Deana Fasenmyer
Age 6

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-545-8300
(Georgetown)

800-845-0432
(Nationwide)

Halloween 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: November 30, 2011

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

Name

Age

Kids Club Account Number

Top Halloween Tip

If your Jack O' Lantern pumpkin shrivels up, you can restore it by soaking it overnight in water to rehydrate it.

