



OCTOBER 2011

kids CLUB

scfederal.org

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. Each year, a new ICU Day theme is chosen to help promote the credit union movement's impact and achievements. This year's ICU Day theme, "Credit Unions Build a Better World," will celebrate the important contributions credit unions make to our communities.

Credit unions are different from banks because they do not exist to make money from their members. Credit unions exist for the cooperative good of their membership. After all, the success of each credit union depends upon the success of their members. It is because of this credit union difference that 184 million people around the world belong to a credit union just like you are a member of South Carolina Federal Credit Union.

South Carolina Federal 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.



Fall Word Scramble

Unscramble these letters to make words about Fall.

1. pikmunP

2. rtseHav

3. aleoenHlw

4. snkainghgiTv

5. plepA dCrei

- Answers:
1. Pumpkin
 2. Harvest
 3. Halloween
 4. Thanksgiving
 5. Apple Cider

Saving Time, Saving Energy

All about Daylight Saving Time

"Spring forward, fall back." You've probably heard it said before, but have you ever wondered what the purpose is behind Daylight Saving Time?

Why do we "spring forward"? A study done in the 1970s by the U.S. Department of Transportation showed that by observing Daylight Saving Time and reducing the period between sunset and bedtime by one hour, the entire country's energy usage is reduced by one percent each day.

Why 2:00 a.m.? In the United States, clocks change at 2:00 a.m. The 2:00-changeover time was chosen because it seemed practical and minimized disruption in people's schedules.

Where in the United States is Daylight Saving Time *not* observed?

Arizona (with the exception of the Navajo Nation) and Hawaii and the U.S. territories of Puerto Rico, U.S. Virgin Islands, Guam, and American Samoa are the only places that do not observe Daylight Saving Time.

When do we "fall back" in 2011? Daylight Saving Time ends Sunday, November 6, at 2:00 a.m., at which point clocks will be set back one hour to Standard Time. Don't forget to set *your* clocks back one hour before you go to bed Saturday night!



Winners of the *Kids Club* Summer 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!

Meadows Dargan
Age 7

Anthony Salley
Age 7

Merritt Locklair
Age 9

Fall 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*, Fall Coloring Contest**
P.O. Box 190012
N. Charleston, SC 29419-9012

Name

Age

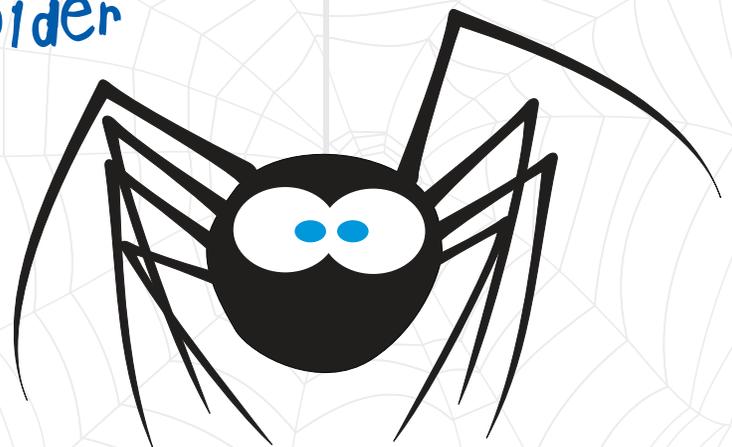
Kids Club Account Number

Hand-Print Spider

Decorate your house with spooky little spiders!

What you'll need:

Black paper
Wiggle eyes
Black wool
Glue



What to do:

On the black paper, draw around each hand, with fingers spread out and your thumbs tight against index fingers. Cut out the hands and glue them together so that the palms form the spider's body and the fingers the legs.

Glue on the wiggle eyes. Make a small hole through the center of the body. Thread the wool through the hole and tie into a knot.

That's it! Your spider is ready to hang.

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