



Marshall Community Credit Union

CU IN SCHOOL

NEWS

January 2017

839 W. Green St. | marshallcommunitycu.com | 269.781.9885

Welcome! NEW Student Volunteers!

We'd like to welcome our new Student Volunteers: Keoyanna G. (Branch Manager), Jordan H. (Computer Operator), Olivia B. and Malena J. (Tellers) and Olivia M. (Bookkeeper). Welcome! And thanks for participating in CU In School!



Welcome Walters Kindergarteners!

MCCU and CU In School are excited to welcome some of their youngest members! Walters Kindergarten students are now eligible to participate in the CU In School program! If you don't have a credit union account yet, simply complete and return a CU In School application to your child's teacher or to MCCU at 839 W. Green St. Applications are available at the CU In School bulletin board (located outside the office) or online; <https://www.marshallcommunitycu.com/custom/fi/marshallcommunitycu/fb/disclosure/CU-In-School-Brochure-8-2016-2.pdf>. As a reminder, the Walters CU In School branch is open every **Wednesday** afternoon!



Did you know!?

Walters Elementary students have made over **300 deposits** since October and have saved over **\$1,300.00!**

Make 2017 the Year of SAVING!

Here's some suggestions for putting your child on a path toward financial independence and positive lifestyle habits:

Talk about financial responsibility early and often—There's no time like the present to introduce basic concepts such as assessing needs vs. wants, creating a budget, and saving for a long-term goal. Find teachable moments in routine activities such as food shopping or running errands.

Pick a goal—Work with your child to identify something he or she wants to save for and devise a strategy. Discuss how allowance can be used and other ways to accumulate money, such as "gifts" from the Tooth Fairy or age-appropriate "jobs."

Lead by example—Kids are very observant, so you'll want to be a good role model. It's a lot harder to make a compelling argument against frivolous spending if your child grows up seeing that very behavior.

Make it fun and offer praise—Learning about responsibility isn't always fun, so keep your kids engaged and motivated by making it enjoyable and offering positive feedback about the behaviors you want them to repeat. "I'm so proud of you for ..." is always a good way to start.

Ultimately, saving is a good thing and positive financial habits early on in life help mold our future habits. By tailoring the lesson of saving to children in the way they would like to learn it, only reinforces the positive message as early as possible. That way, they'll be on a positive track and possibly find financial security sooner in life than previous generations.

Dollars for A's!

Bring your report card into either MCCU location and we'll give you \$1 for every "A" you received! A's on your report card and money in your account. It's doesn't get much better than that!



Report cards must be presented within 30 days of receiving it. \$5 maximum given, per student, per report card. \$15 max. per school year.