

Green!

Student Newsletter



WEST VIRGINIA
CENTRAL CREDIT UNION

welcome to Green!

GREEN is a newsletter geared to students with a goal of conserving resources, both financially and environmentally.

Knowing you hold the future of our country, and our planet, in your hands, we created this newsletter to offer some tips to get you started in adult life – tips to save money, and maybe even help save the planet.

What's Inside:

Page One

- Celebrate with Us!
- Holiday Events for Families
- How Long Can You Keep Your Carved Pumpkins?

Page Two

- Green Tips for Fall
- 4:ME Accounts
- Gift Collections

Questions or Comments

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Celebrate with Us!

We are celebrating Credit Unions throughout the world on International Credit Union Day, October 21! We'll have snacks, giveaways, prize drawings, and best of all, even higher rates on Certificates of Deposit (CD's). Check with us to see what amazing deals we have that week, and celebrate the Credit Union theme: Local. Trusted. Serving You.

Holiday Events for Families

First, it's spooky time. Decorate a pumpkin in any way except carving (no knives, please) and bring it into any CU branch by October 8. We will display them until the end of the month, and the best pumpkins will receive a prize! Pick up details at the office.

And Santa comes to the credit union this year, only this time he's going to go BOWLING with us! Join us for Bowling with Santa at Emerson Lanes on December 11 at 1:00. Kids are free with a paying adult. Call us to register no later than December 8.

How Long Can You Keep Your Carved Pumpkins?

A Science Fair experiment at North Christian School in Parkersburg found this result last October: Pumpkins last longest in a cool, dry spot without direct sunlight. Another tip is to spray your carved pumpkin with a clear varnish, and let it dry overnight before touching it again. This will preserve the jack-o-lantern for a month or more; otherwise, don't carve your scary faces until a week or so before the big day.

Green Tips For Fall

Here are five quick, easy ways you can contribute to the health of the earth. See which ones you can implement TODAY!

1. Turn off and unplug electronics. Did you know leaving the toaster, coffeemaker and curling iron plugged in continues to use electricity, even if they are turned off? Same with computers and cell phones. Make it your job to remind everyone to UNPLUG, even issuing "tickets" and reminders in your house if necessary. It may take awhile to break those habits, but it will make a difference. (If your parents will let you charge a fine for leaving things on, put that money in a family savings account!)
2. Turn off lights. Before you leave the house, ask every family member to stop and make a quick run through all the rooms, turning off lights. Turn it into a game, but be serious about the results: less unnecessary power being used.
3. Exchange magazines with friends. Ask your school to make a spot in the library where you can bring in age-appropriate books and magazines to share. Just drop off your mags once every few months, and choose a stack of new reading material.
4. Pass on your equipment. Whether you're a soccer player or a ballet dancer, you have shoes, uniforms and equipment you outgrow. Before you trash it, see if you can pass it on to others on your team. Chances are there's a kid just a little smaller who will be happy to get your too-tight tap shoes.
5. Save your coins. If no one in your house is doing it already, make a jar or basket just for loose coins. Offer to be in charge of them, collect them every evening, and take them to your credit union once a month or so to deposit. You'll be amazed at how quickly they add up. Be sure to check the couch cushions and under the car seats regularly!



4:ME: Money Education Accounts

Wouldn't it be cool to have your own debit card, and track your accounts online? Now you can, with our 4:ME Accounts. Ask your parent to bring you in and open one. We'll set you up with free checking and savings, and a debit card with your name on it. Of course, your adult will have to be responsible for it, but you can start to learn to watch your money. We'll invite you to some fun classes on handling finances. And we'll do our best to teach you how to be a great money manager so you can grow your finances as you grow.

Old Man Rivers Gift Collections

Did you know WVCCU has collected over \$3000 in cash for Old Man Rivers this year, as well as a lot of school supplies and other needed items? OMR is a group that provides food, supplies and other assistance to people who need a little extra help. As you get ready for winter, bring your outgrown, gently used coats to either CU office between October 1 and 30 for our Old Man Rivers coat donation. Then, drop off new, unwrapped gifts during the entire month of November as we help them collect presents for families in need. We concentrate on gifts for kids and teens...and nobody knows better than YOU what a kid might want.