

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.

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WVCCU Makes our Santa List: How Can YOU help?

At this time of year, we all start making our lists of what we want for holiday gifts. At West Virginia Central Credit Union, we make it a priority to help those in our community who need it most. We do so through Old Man Rivers, a local non-profit whose mission is to provide food, clothing, holiday gifts, back-to-school supplies, and other needs for those in our area who may not be able to afford those things.

During 2009, we have held yard sales, a member picnic, food drives, and collections for backpacks and school supplies. We have donated over \$3000 this year alone, not to mention boxes of supplies.

As you make your list, why not ask your parents if you can pick up something for someone who doesn't have as much as you? Ask if you can go shopping for a student your age, and buy a few things you know they would like – after all, no one knows better than you! It might be as simple as the new Webkinz or a Kings of Leon CD. Or, it might be a warm winter coat you've outgrown from your own closet. Then, drop them off at the CU. Include a note about what age group might appreciate these gifts, so we'll know how to direct them.

As you look around over the holidays and realize how blessed you are, please take a few minutes to consider those who are not as lucky. Think about what you might give that could make someone smile. What a great gift you'll be giving to yourself, when you give to others!

Questions or Comments

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Holiday Family Events:

Monday, Nov. 23 – Skate Country, 6:30 – 8:30. Members enter free with four non-perishable food items for Old Man Rivers

Saturday, Dec. 12 – Breakfast with Santa at Shoney's from 9 – 11. Each child free with one paying adult at \$7. Call us to register, please!

www.wvccu.org/mobile



money mobile™

Please use your cell phone responsibly.
WVCCU does not recommend using Money
Mobile while operating a motor vehicle.
Or underwater. Or in your tree stand.
You get the idea.

What is Available for Me at WVCCU?

If you're a college student, we have a free checking account, debit card and VISA just for you. If you are under 18, you'll love our new 4:ME (for Money Education) account, designed to let you do your finances online, and giving you your very own debit card with your name on it. Of course your parents sign for your account and card if you're under 18, and we hope they will help teach you how to use it responsibly. Meanwhile, we'll be offering some classes at the CU for students using the 4:ME account. Time to get started learning about money management!

Send us Your Green Tip

Each edition of Green includes a list of ways you can help take care of the world around you. Send us YOUR green tip, and you could win a \$25 gift card to the Grand Central Mall! Four prizes will be awarded and your tips may appear in an upcoming issue of Green.

Name: _____

Age: _____

Address: _____

Cell Phone: _____

Parent's Signature: _____

Signing above I agree to my child's name and age being used with his/her tip in future issues of Green.

Green Tips:

Easy Ways to Take Care of our Planet

1. Creative gift wrap: Start saving the Sunday newspaper comics. And all those posters and cool ads that come out of your magazines? Save those, too. When it's present-wrapping time, use those! Add some colorful, recycled ribbon and you have a unique gift wrap that will look amazing under the tree.
2. Don't throw it away! When your legs are suddenly three inches longer, save those jeans and make cool tote bags. (Have someone who can sew put it together for you, then you can do the rest.) The hottest bags are made from the zipper and pocket area, and are paint-splattered, bleached or decorated with beads and sharpies. Have a contest with your friends to see who can make the wildest design. (And if you have extra jeans, donate them to a local clothing give-away, often found at area churches. Jeans are always in hot demand!)
3. Have a gift exchange – only the gift items can't be purchased. Ask each of your friends to find five things that are in great shape but they no longer use – choose a theme, like books, music, jewelry, sports items, etc. Have a party around that theme, and everyone gets to trade for what they like. You will all leave with five new things... and it didn't cost a dime.
4. Speaking of parties: next time you have one, scour your home cabinets for paper napkins, cups, and plates left over from past parties. How fun to have a mish-mash of Elmo, High School Musical and Cars...it will bring back great memories and use up some old supplies at the same time.

Brass Magazine: Do I Need to Read It?

WVCCU subscribes to a cool magazine called Brass, just for you. The theme is "Young Today, Rich Tomorrow"...and we all want to be those things, right? Brass is packed with interesting articles and ideas for starting your money education and saving, now, to prepare you for the years when you're on your own, financially. We have several copies of back issues available, and would love to give them to you. If you have a Scout group, a school math class, or just you who might benefit, give us a call or stop by our Murdoch office. We'll get you started with free copies of Brass, and you'll be hooked!