

If you're not a First Credit Union member, ask your parents if you can open a Kids Account today! Just pick up a School Banking pack from your school office, or visit one of our branches.

first credit union's newsletter just for kids! How were your holidays? I hope you had a great We all know I just LOVE saving money, and in this noweletter Livill tell you why the superiore accurately to the superior of t time and are ready for term three! We all know Tjust LOVE saving money, and in this newsletter I will tell you why it's super important newsietter r win ten you why it's super im for you to do school banking each week! Make sure you enter the competition on the back vake sure you enter the competition on the you could win \$50 for your savings! Wow! Don't forget your school banking - every little bit limme makes a difference! Have fun super savers! Jimmy Jumper (

issue 21

It's important to think about and plan for the future - even when you're a kid!

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Where do you think you will be in 20 years? Do you Wherever you'll be, you will still need money, that's why it's important to be a super saver and do school banking each week!

Saving money when your are young will make your life easier when you are older. When you are a grown up you might want to buy a car or house - imagine what a cool car you could buy if you start saving now!

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COOL FACT ...

welcome to kids first

winter2013

UKNOW?

WE REWARD YOU FOR SAVING WITH US! We give you a present just for opening an account, then you get a treat after your 5th and 15th school banking deposit!

BAD JOKE ...

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WHY WAS THE BROOM LATE? IT OVER SWEPT ba-dum-cha!

Saving Should be A LIFELONG HABIT. JUST LIKE BRUSHING YOUR TEETH!



...draw a picture of what you think you will be doing in 20 years, and write a sentence describing your picture - two lucky super savers will win \$50 for their savings!

NAME AGE **ADDRESS** SCHOOL

PHONE

Return your picture with your school banking passbook, bring it in to a First Credit Union branch, or post it to PO Box 585, Waikato Mail Centre, Hamilton by Friday, 20 September, 2013. **The two best entries** will win \$50 for their savings.

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Jper Savel

Congratulations to Jasmine Nimmo from Nawton Primary School and Toia Tane from Allandale School! You both won \$50

for your savings!

by Jasmine Nimmo

by Toia Tane

GOOD GUYS ...



Think of your savings account like watering a plant – the more money you put into your savings account, **the more it will grow**! Proud to be a registered Credit Union. Not a registered bank. First Credit Union deposits are shares secured by a first ranking registered trust deed. A current investment statement and prospectus are available.