

TOLEDO TEAMSTERS FEDERAL CREDIT UNION

Celebrating 63 Years of Service - March 2010

Raising Money - Savvy Kids

We are shining the spotlight on how young people earn, spend, save, and manage their own money and how credit unions help them do so wisely during National Credit Union Youth Week, April 18-24.

Struggling for economic prosperity is difficult for everyone and especially hard for young people who have never learned how to plan to achieve financial security.

As a parent, there are several things you can do right now to help your kids get on the right financial path. Here are some tips from the Credit Union National Association:

Younger than age 5:

- Help children to identify coins and count money
- Introduce the concept of money by giving children small change to spend when you go to the store

Ages 5 to 10:

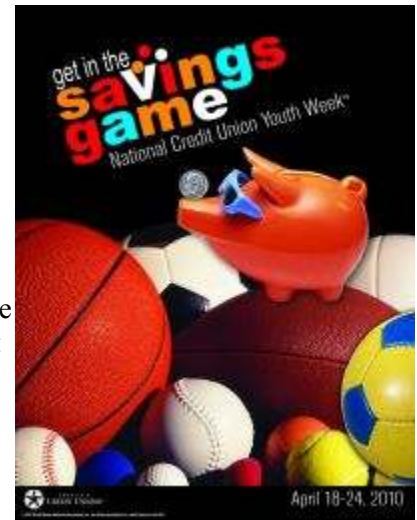
- Give a weekly allowance to offer hands-on money management
- Let children save for, and buy, something they really want. Rewards reinforce young children's savings habits, so tie saving to spending
- Use three containers labeled "Spend", "Save", and "Share". Suggest that children contribute a portion of their allowance and cash gifts to each to teach how to spend wisely, save regularly, and give to others.
- When the "Save" container builds up, take the children to the credit union to open a savings account.
- Provide children with opportunities to earn extra money by doing jobs not included in their regular responsibilities.

Ages 11 to 14:

- Include children on shopping trips to teach them what things cost and smart shopping techniques. Let them help compare products qualities, prices, return policies, and warranties.
- Encourage odd jobs: babysitting, yard work or pet care
- Encourage children to use their own money to buy beyond-the-basics clothing and accessories

Ages 15 - 18 and older:

- Discuss saving plans for long-term goals, such as education and cars
- Consider giving teens a seasonal clothing allowance beyond their regular allowance
- Include teens when planning a large purchase, such as a car



Join us this year as we celebrate National Credit Union Youth Week from April 18-24, 2010. What a great time to talk to your family about spending and savings!



Second Mortgages are available at Toledo Teamsters Federal Credit Union... don't move, **IMPROVE!** We have good terms and a low rate. Call for an appointment. Now is the time to do all those things you have put off for so long. Up to 180 months and **low as 6.5%** **some restrictions apply

****Coming in May - Cedar Point and Soak City Tickets Available for Sale on May 10, 2010**
Cedar Point opens May 15, 2010 Soak City opens May 29, 2010

If interested in Toledo Zoo tickets -visit their web site at www.toledozoo.org



**BEEN TO THE AUTO, BOAT, RV OR HOME SHOW?
CHECK YOUR CREDIT UNION RATES BEFORE YOU
SIGN THEIR PAPERS!**



DID YOU "JUMP" THE GUN? Purchased your loan for your New or Used Vehicle at another financial institution? Consider refinancing it with us to get a more affordable monthly payment. With today's lower rates and our flexible terms, we may be able to help you start saving money immediately!



Don't let high interest rates STOP you from enjoying your vehicle See if we can give you the GREEN light and start saving money!

VISA - Just say NO! That is what we say to all those FEES and especially to changing your rate or credit limit! Toledo Teamsters Federal Credit Union says - **NO!**

- No yearly fee
- No minimum finance charge
- No transaction fees for purchases
- No balance transfer fee
- No transaction fee for cash advances!
- No surprises of changing your credit limit or rate!



Apply for your VISA Credit Card today.

* When entering Toledo Teamsters Federal Credit Union, please remove any hats, hoods, or sunglasses, and refrain from using cell phones. This is one more step in security measures to keep our members and employees safe.

Movie Passes available- \$8.25



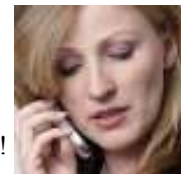
Look for the Alliance One ATMs - Surcharge Free

GET OUT OF LINE...SO YOU HAVE MORE TIME!



Using ART and / or Home Banking helps our members balance their accounts faster! Are you still waiting for your statement to arrive each month or quarter? Call ART or sign up for Home Banking. Fast, Easy, Convenient!! Most common questions:

- What is my balance?
- What was my deposit?
- What checks have cleared my account?
- What ATM/Debit transactions have come through on my account?



By calling ART or using Home Banking - the credit union hours become 24/7!

<http://toledoteamstersfederalcu.org>

ART - Audio Response Teller 419-244-6175 or 419-244-6436

Watch for Special Days

- April 2nd, 2010 - Close at Noon - Good Friday**
- May 9th, 2010 - Mother's Day**
- May 31st, 2010 - Closed - Memorial Day**
- June 20th, 2010- Father's Day**
- June 21st, 2010 - SUMMER BEGINS!**

