



WINTER 2011



A Newsletter from the Tobacco Valley Teachers Federal Credit Union for our iSave Teen Club members.

Are you a high school senior?

If so, apply for our \$500 Scholarship Award!

TVTFCU members who are graduating seniors and plan on furthering their education can apply. The application can be downloaded from our web site www.tvtfcu.org or stop in!



This Winter Play Video Games to learn about money!

This Winter, if you're going to play video games, check out the web site from Visa, www.practicalmoneyskills.com. The site offers great games and other information to help you understand money management in a fun way.



Some of the video games include:

FINANCIAL FOOTBALL

Visa and the National Football League have teamed up to help teach financial concepts with Financial Football, a fast-paced, interactive game that engages players while teaching them money management skills. Teams compete by answering financial questions to earn yardage and score touchdowns. You can also get this for free for your mobile device at the iTunes store.

FINANCIAL SOCCER

Financial Soccer is a fast-paced, multiple-choice question game, testing players' knowledge of financial management skills as they advance down field, and try to score goals.

ROAD TRIP TO SAVINGS

Meet the challenges of four weeks on the road as you steer your way to financial stability. This game requires players to make decisions about income, expenses and savings. Coming up short on cash means losing your wheels.



Remember To



Us On Facebook

Words ² Know

Debt: something owed, such as money, goods or services.

Charge: to borrow money (from a store, service provider, or credit card company) to make a purchase. If you do not pay the debt off in full each month, you will pay interest on the amount you owe.

Check out
bizkids.com!



**Videos
Games, Blog
and more**

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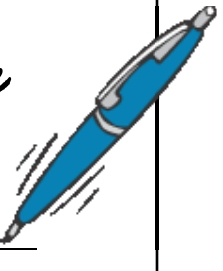
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CARLA (24 Hour Phone System)
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Are you ready for a
CHECKING ACCOUNT?

I am Ready.



A **checking account** is a service provided by the credit union which allows you to deposit money and withdraw it. The checking account holder can use personal checks in place of cash to pay debts. He or she can also use our FREE Visa Debit/ATM card that we offer, to access individual accounts or to withdraw money that has been deposited.



There are many reasons to open a checking account. Maybe you've just started working part-time and you want not only a safe place to keep your money, but also easy access to that money. Maybe you don't like going to the mall or walking around with a lot of cash. Many people prefer the option of paying for their purchases with a debit card or check. It can be more convenient to carry around checks, because you don't have to remember to go to the bank ahead of time to withdraw money. Using checks can also be safer than carrying cash. If checks are stolen, they can be replaced. If cash is lost or stolen, then it's gone. A checking account can also help you budget your money. When you write a check, you are creating a written record of your purchase - a record of your spending decisions.

The Tobacco Valley Teachers Federal Credit Union offers many benefits with our checking account including:

- **FREE Checks**
- **FREE Online Account Management & Bill Pay**
- **FREE E-statements**
- **FREE Account access by phone 24/7**
- **FREE VISA Debit/ATM card**
- **FREE transactions at ATM's that are part of the SUM or CO-OP Network**
- **No minimum required balance**
- **No monthly service fee**
- **No per-check charge**
- **Overdraft protection available**
- **Direct Deposit of your paycheck**

**Talk to
your parent
or guardian
about opening
a checking
account.**

For more information contact us at

860-253-4780 or 800-749-8305 or email us at: msr@tvtfcu.org.

