



TREE TOP TIMES NEWSLETTER

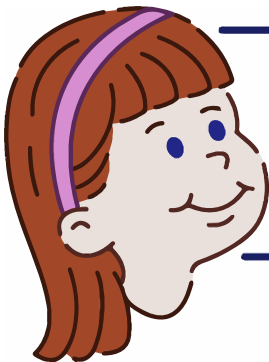
Fall 2016

Cool Facts About Autumn

Have you ever wondered why do the leaves change color and when does autumn actually begin?

- The first day of autumn is known as the **Autumnal Equinox**. The Autumnal Equinox happens the moment the sun crosses the celestial equator, which is an imaginary line in the sky that corresponds to Earth's equator. Every year this occurs on September 22, 23, or 24. Because the sun is aligned with the center of the Earth, the number of hours of daylight and darkness are equal.
- Those who live closest to the equator, which is the center of our planet, never experience the season of autumn. The temperature remains consistently warm around the equator.
- The turning of the leaves are one of the most stunning signs of autumn. Shorter days are a sign to trees to begin to prepare for winter. When the sun weakens and days grow shorter, the amount of chlorophyll in leaves diminishes, allowing the other pigments (colors) in the leaves to show through. Chlorophyll is the chemical that makes leaves green.
- Autumn also signals another colorful spectacle - the **aurora borealis**, also called the **Northern Lights**. Autumn truly is "aurora season" according to NASA. This is because geomagnetic storms are about twice as likely to occur during the fall thanks to cool evening temperatures.
- Autumn also gets its own full moon, the Harvest Moon. The Harvest Moon is the full moon that falls closest to the Autumnal Equinox in September. Its name deriving from the light it allowed farmers to gather their crops during harvesting.

Dividends 101: Put Your Money To Work!



**How to make
your money
work for you**

Here's a little credit union riddle for you:
**I'm not a living thing, but I have the ability to work.
What am I?
Your money!**



Your money may not be alive but it can work for you to help you make more money. It does this by using something called **dividends**, and they are powerful little helpers. **A dividend is money that Central One Federal Credit Union pays you back when you save money in your Share Savings Account.** And the more you put into your account, the bigger your dividend. So the more you save, the more you earn!

Here's a great example to show how dividends can work for you in powerful ways!

If you invest \$10, you will first earn dividends on that \$10. But every month after, you'll earn dividends on the \$10, plus dividends on your dividends. This is a cool way to think about how your money can work and grow. If you start with \$10 in your savings, it will grow over time. So you can imagine what would happen if you put money into your account every month - maybe \$10, \$20, or even \$50, and that money added up over 2, 3, or even 5 years. You'll be making money while your dividends do the heavy lifting!

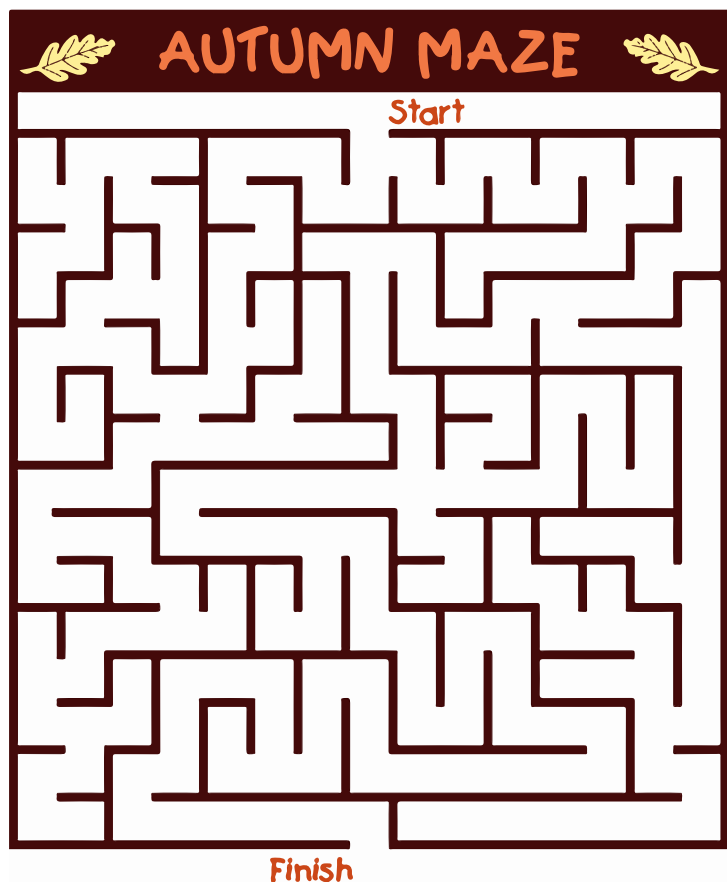
Start putting your money to work today. Visit your local Central One branch and put that extra money in your Share Savings Account to start earning dividends!

Rake in Extra Money this Fall

Would you like to make some extra money this fall? Here are some suggestions:

Be sure to get your parents' permission first.

- Have a yard sale with your friends.
- If you are a budding artist, you can sell your creations to family and friends.
- Offer to help your neighbors with their fall yard work, sweeping, and raking leaves.
- Take your used and unwanted video games to local game stores, such as GameStop.
- Recycle aluminum cans. Ask your family and friends to save their cans for you to recycle.



Just For Laughs

Q. How do you fix a broken pumpkin?



A. With a pumpkin patch.

