



TREE TOP TIMES NEWSLETTER

Fall 2018

Parents Corner

We have exciting changes to our Oakie program. As of September, we lowered the age range for Oakie members to become eligible for *Student Sense* accounts. This debit card based program provides the next stage in your child's financial skill development. *Student Sense* provides middle and high school students with a convenient way to access their funds – without the need to carry cash. It also allows students the opportunity to learn how to manage a checking account and debit card with supervision by a parent.

Student Sense features and benefits include:

- All account holders may access the account through online and mobile banking including mobile check deposit, allowing parents or guardians to monitor spending
- No Minimum Balance Requirement
- No Monthly Fee
- Account cannot be overdrawn, no overdraft fees
- Complimentary first check order for Student Sense members age sixteen years and over.

If your child is approaching age thirteen, ask a representative for more details on opening a Student Sense account.

*Just
for
laughs*

Q: What did one leaf say to another?

A: I'm falling for you!

Q: If money did grow on trees, what would be everyone's favorite season?

A: Fall!

Q: What do you get when you drop a pumpkin?

A: Squash!

Q: What do you use to fix a jack-o-lantern?

A: A Pumpkin Patch.



We're #1!

Central One is proud of the multiple awards we received this spring and summer. The Banking Choice Awards named Central One FCU the #1 credit union/bank for overall quality and customer service, as well as #2 in contribution to the community. The Banking Choice Awards celebrate financial institutions that surpass the competition in serving their customers

in four categories: member service, technology, contribution to the community, and overall quality.

Central One was also awarded #1 credit union/bank in the

communities of Northborough, Westborough and Shrewsbury from Wicked Local Media Reader's Choice Awards. (Note: Auburn is not served by a Wicked Local Media newspaper, thus was not in the voting.) *Thank you for your vote!*

Central One was also honored for the sixth time with the Champion of Education Corporate award by the Corridor Nine Area Chamber of Commerce at their Annual Scholastic and Champions of Education breakfast. This award is presented to a corporate Chamber member for its outstanding contribution, participation and dedication to the schools and ongoing support of the Chamber and community initiatives. Our programs include two financial literacy programs, The Money Trail and The Road to Financial Independence in the local elementary and high schools. Our relationships are strengthened by offering in school branch locations for both students and teachers at Shrewsbury and Westborough high schools.



Why it's a good idea to freeze your child's credit

When we hear the words "identity theft", we usually associate it with adults, not children. In 2017, more than 1 million children in the US were identified as ID theft victims. Two thirds of that number were children under the age of eight. Children are often a target because these crimes can go undetected for years. Until a child applies for their first loan, they will not realize if they are a victim until they are rejected. They can face

huge struggles to clear their names after years of credit abuse.

The severity and volume of recent database breaches, including last year's Equifax breach, make freezing children's credit worth the effort. As of September 21st, credit freezes are now free. Credit bureaus are required to create and freeze files for children under sixteen at their parents' request. Sixteen and seventeen-year-olds can request a freeze

themselves, and files must be created if none exists.

Look for warning signs that someone is using your child's identity to operate like an adult in the adult world. These would include: a credit card bill, jury summons, driver's license renewal, bills for medical care or other purchases, collection calls or notices, and pre-approved credit card offers.

For children under sixteen, parents or guardians must mail in their requests for a credit freeze.

Once you have frozen your child's credit, remember to pull their credit report once a year, just to make sure there's no unusual activity for free at www.annualcreditreport.com

You can find instructions on our Security Center page or visit these websites:

Experian: www.experian.com/freeze/center.html#content-01

TransUnion: www.transunion.com/credit-freeze

Equifax: assets.equifax.com/assets/personal/Minor_Freeze_Request_Form.pdf

Making A Fall Leaf Lantern

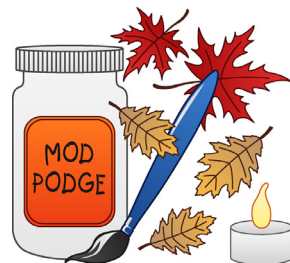
Here is a fun activity to make this fall. A kaleidoscope of fall leaves.

What You Need:

- Sponge brush or brush
- Leaves (vibrant fall leaves or artificial leaves)
- Mod Podge
- Clear glass jar (Mason jar) or clean glass bowl - make sure it is clean
- Battery operated tea light

How To Make:

1. If using real leaves, put the leaves between several sheets of newspaper and place heavy books on top of the newspaper. Allow the leaves to flatten and dry for at least 48 hours. If



using artificial leaves and they have a plastic vein, pull the vein off the leaves to help them lay better on the jar. (Not all artificial leaves have a plastic vein.)

2. Paint Mod Podge all over the sides of the jar. Do not apply to the bottom or the grooved lid area.
3. Place a dry or artificial leaf onto the Mod Podge jar and press into place. Brush over the leaf with more Mod Podge. Continue adding your leaves and Mod Podge until your jar is covered. Paint thickly over the leaves.
4. When you are finished placing your leaves around the jar's surface, use the flat end of your brush to create a stippled pattern in the Mod Podge areas not covered by leaves. This will create a nice pattern when the light shines through the open areas on the jar.
5. Let dry thoroughly. Put a tea light in the bottom of your jar. Enjoy the warm glow of the tea light dancing through the leaves.



Santa is coming!

Saturday, December 1 • 9-11:30 am - Auburn
Saturday, December 15 • 9-11:30 am - Shrewsbury