

# Tree Top Times

Newsletter for parents and their kids



Fall 2024

## International Credit Union Day

Join us for International Credit Union Day® Visit a branch on October 17th to celebrate International Credit Union Day, a day dedicated to reflecting on the credit union movement's history, promote its achievements, and celebrate our members! We'll be serving tasty fall treats at each of our branches. We hope to see you there!"

## Certificates that grow with your child prepare them for college and more.

Supercharge saving for your child's future with our Future Investor Certificate. With certificate rates still favorable, take advantage and reach your savings goals for your child faster. Future Investor Certificates empower you to make additional deposits in increments of \$100 throughout the term, up to \$10,000, giving you more flexibility to plan your savings according to your needs.



### Short vs. long-term goals

Working with your child to create short and long-term goals will help them understand the importance of saving for the future and achieving their goals.

Use these valuable steps to create productive goals:

1. Identify a goal
2. Talk about the purpose of the goal
3. Establish a timeline
4. Make a plan using a fun template or progress tracker
5. Track the progress, support your child, and celebrate their win!

## What types of accounts can I open for my child?

It is never too early to open accounts for your child and save for their future. Central One has designed accounts that help set your child up for success.

**Student Checking:** This allows your child over 13 to begin a hands-on experience with their account, including daily limits on a debit card, which earns interest.

**Oakie Super Saver Club:** Designed for children under 13, this account earns competitive interest and offers unique benefits.

**Future Investor Certificate:** Designed for children under 17, this certificate can be added over time and receives competitive interest rates to help your child save.



## Bring financial literacy into family game night

Teaching children healthy financial habits is essential for their success. Consider including these games in your family game nights, designed to teach the basics of financial literacy.

- **Cashflow for Kids** by Rich Dad
- **Bank It** by Simplyfun
- **Money Bags** by Learning Resources Inc.
- **Bank Account** by Learning Advantage
- **The Entrepreneur Game** by DM Media Inc



Bethany Joy art

# Hello Autumn



## Central One Comedy Corner

Q: Why did the leaf go to the doctor?      Q: What do you get when you drop a pumpkin?

A: It was feeling a little green. A: Squash