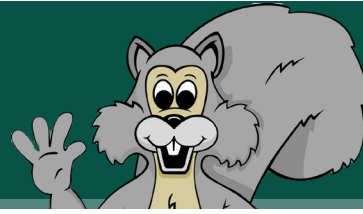


Tree Top Times

Newsletter for parents and their kids

FALL 2022



We are excited to celebrate the 74th anniversary of International Credit Union Day[®] on Thursday, October 20, 2022, under the theme:

"Empower Your Financial Future with a Credit Union[™]."

As you go down the path of financial well-being, you may need help along the way.
Someone to help you over the bumps as you reach high to fulfill your financial goals.
Know that Central One is always by your side, helping to empower you and your financial future.
Let us help you achieve your financial dreams.
Stop by any of our branches or call us at 800-527-1017 to discuss how we can help.

Invest in your child's financial future

Central One offers a variety of youth accounts with great benefits to help guide your child with their finances each step of the way. For full account requirements, visit centralfcu.com.



Future Investor Premium Certificate

For children aged **17 years or younger**, start saving with our Future Investor Certificate offering premium interest rates with only \$100 minimum to open. You can keep adding to the certificate and watch the savings grow.



Student Checking

For your student **13 years or older**, this free checking account makes the grade with no monthly fees or minimum balances required. Guide your child towards useful money management skills.

How To Become A Savings Genius

Saving money is smart. Why? Because saving now means you can spend later. So if you have your eye on the latest technology, here's how to get your hands on one, or something else you're interested in, in five easy steps:

1. Set your goal. What do you want to save for?
2. Make smart spending decisions - be aware of how you're spending your money.
3. Save your change. Every day empty your pockets of change. Keep it in a special box or container. When the box is full, bring the money to the credit union and deposit it into your Oakie Savings Account.
4. Whenever you get money - whether it's from an allowance, doing extra chores, or as a gift - don't spend it all. Save at least a third of it.
5. Once you reach your goal, repeat the process with your next goal.

That's five easy steps to becoming a savings genius!

Just For Lafts

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

A: A pumpkin patch



Q: Who helps the little pumpkins cross the road to school?

A: The Crossing Gourd

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

A: Fall





INTERNATIONAL CREDIT UNION DAY® 2022

EMPOWER

YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™



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