



# TREE TOP TIMES NEWSLETTER

Spring 2021

## Credit Union Savers Keep Their Money From Extinction

When you hear the word "extinction," you most likely think dinosaurs! About 66 million years ago, a mass extinction event did wipe out many dinosaurs. But did you know that not all dinosaurs are extinct? Many scientists believe that all birds are descended from a branch of dinosaurs called theropods. Birds were able to adapt and to survive, and live among us today.

When it comes to your money, you'll want to be like the theropods. If you are a

credit union saver, your savings will never go extinct. That's the theme of 2021's National Credit Union Youth Month. Celebrated each April, National Credit Union Youth Month is a great time to start saving, or to add to your nest egg. Saving money now means you will have money for the things you want to buy in the future. Contact the credit union to find out how getting into the saving habit now is one of the best ways to keep your money from becoming extinct.



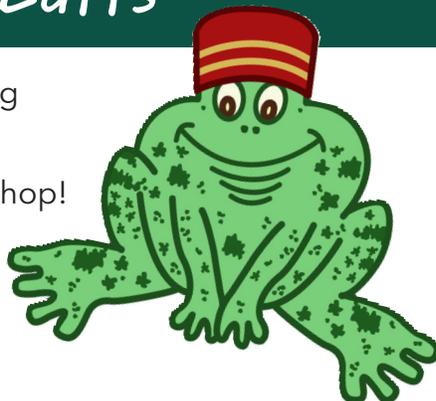
## Get Started On A Money Plan

Do you get an allowance or cash for doing extra chores? Do you get money as a gift? If so, make the most of it with a money plan. A money plan is also called a budget. Many people think a budget will keep them from the things they want. But, that's not true. A budget, or a money plan, is exactly what you need to help you get the things you want. Making a budget is easy. Start by keeping track of what happens to your money. Every time you spend your money, write it down in a notebook. Do this for a couple of weeks. Then think about whether you bought things you really wanted or "just because." Chances are, those "just because" purchases mean you won't be able to buy a big item that you want like a video game or a new bike. But if you save that money, instead you will be able to buy that big item in the future. That's why a money plan can help you make the most of your money.

## Just For Laffs

**Q:** What job did the frog have at the hotel?

**A:** Bellhop!



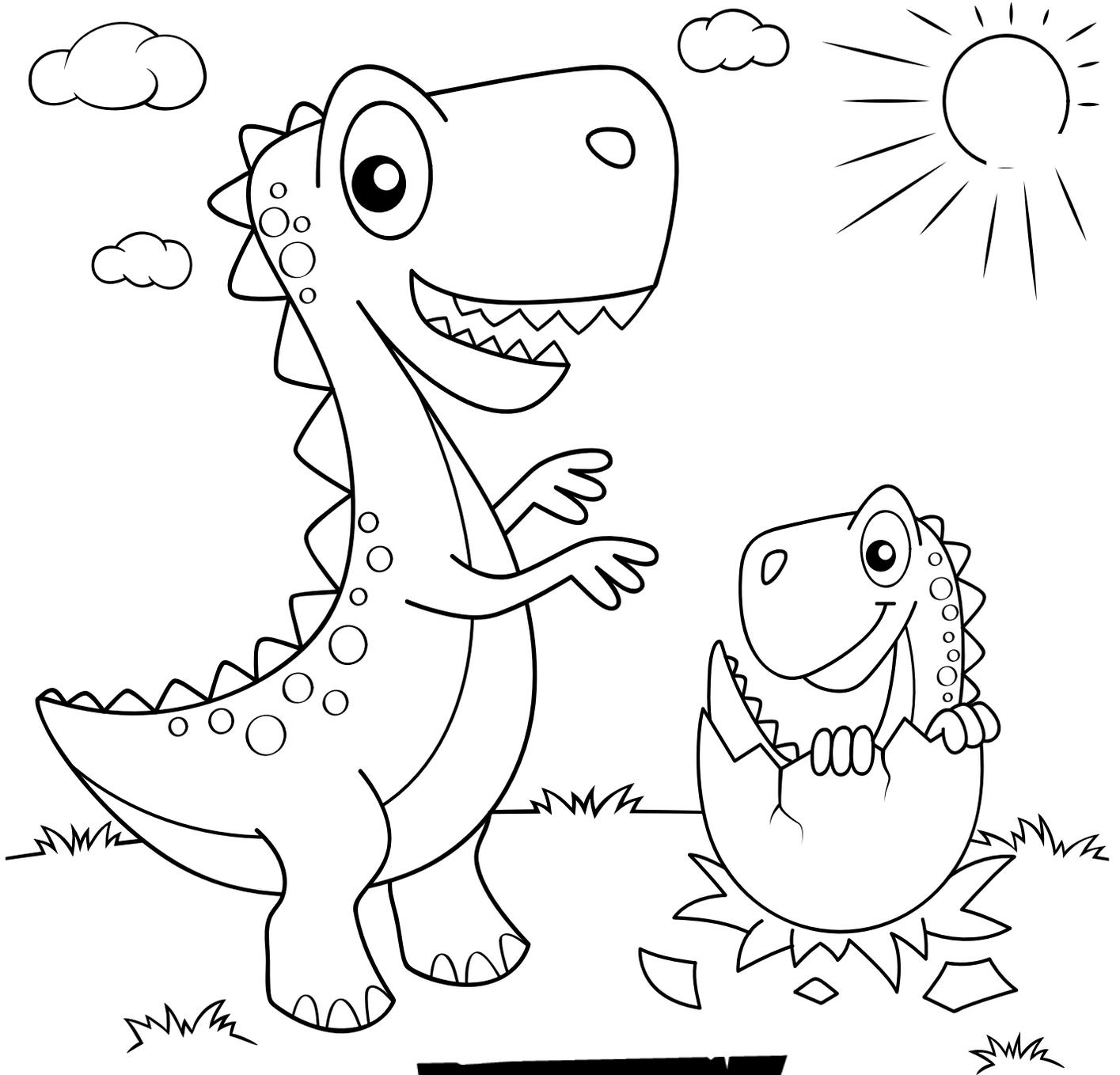
## GET REWARDED IN APRIL

**Open a new Student Checking account in the month of April and get \$25 deposited to your account!\***

Our free **Student Checking** account is designed with input from educators to help parents guide their children towards adopting excellent money management skills. *Primary account holder must be 13 years or older. If under 18 years of age, a parent or guardian must be on the account jointly.*

**Learn more at any branch or call 800-527-1017.**

\*New accounts only. Terms and conditions apply.



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& YOUR SAVINGS  
WILL NEVER GO  
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