

# Tree Top Times

Newsletter for parents and their kids



Fall 2023

## International Credit Union Day

Join us in commemorating 75 years of collective achievements across the credit union global movement on October 19, 2023. Stay tuned for full details!

## Lock your rate, not your amount. Certificates that grow with your child

There has never been a better time to supercharge saving for your child's future with our **Future Investor Certificate**. With high certificate rates and favorable terms, take advantage and reach your goals faster than ever! Future Investor Certificates allow you to make additional deposits in increments of \$100 throughout the term, up to \$10,000.



## Bring financial literacy into storytime

A great way to build healthy financial habits in children is to start early. Check out our list of top 5 picture books on financial literacy to read with your child.

1. The Berenstain Bears' Trouble with Money by Stan and Jan Berenstain
2. Lots and Lots of Coins by Margarete S. Reid
3. The Go-Around Dollar by Barbara Adams
4. Follow the Money! by Loreen Leedy
5. Rock, Brock, and the Savings Shock by Sheila Blair

## Learning the difference between financial Needs vs. Wants

Start by defining the terms. A need is something a person requires to live or thrive. They include food, shelter, and clothing. A want is something enjoyable but not necessary. Sometimes, children can have a hard time distinguishing between the two. Play games where you list items and have them choose whether it is a "need" or a "want". Learning the difference will help them build healthy financial habits. Check out the resource below to get started.

**Needs and Wants Worksheets ([mathworksheets4kids.com](https://mathworksheets4kids.com))**



## Benefits of giving your child a debit card.

It is never too early to start teaching your child good financial habits. Our Student Checking Account was designed with input from educators to help parents guide their children toward adopting excellent money management skills. As a parent, you can review and set daily limits, review transactions, reinforce the needs vs. wants money approach, and help set monthly budgeting goals. This free account has no minimum balance requirements, no monthly fees, and offers instant card replacement if lost or stolen and access to over 55k ATMs.

As adults, we understand the implications of swiping our cards and having money immediately withdrawn from our checking accounts. Teaching children the fundamental and critical skills of money management is vital to ensuring their success, and it is never too early to start. While debit cards can make transactions effortless, teaching your child to use them responsibly can help them make positive financial decisions.





CELEBRATING  
75 YEARS

# INTERNATIONAL CREDIT UNION DAY 2023

## Central One Comedy Corner

Q: When does it rain money?

Q: How is the moon like a dollar?

A: When there is a "change" in the weather. A: They both have four quarters.

