

WELCOME-A-SAURUS KIDS CLUB



SAVINGS DIVIDED: BEGINNER'S MONEY MANAGING

Do you want to learn how to handle money successfully? You can start right now, by learning these basic rules for managing your money:

- Rule # 1: Spend less than you earn.** When you get money for your birthday or for doing some chores, set a little aside for your savings account instead of spending it all.
- Rule # 2: Set some goals.** It's more fun to save if you have a goal in mind. Write your goals down, and work towards them a little at a time.
- Rule # 3: Save in your Credit Union account.** By keeping your money here at United Financial Credit Union, you will be less tempted to spend it. Saving is a habit that will really pay off as you get older.

OCTOBER
2010



SANTA IS COMING!

December 11, 2010
10:00am - 12:00pm
Saginaw Township Office
4685 State Street

Stop by to tell Santa
what you want for
Christmas & to get your
picture taken!

UNITED FINANCIAL CREDIT UNION

Locations in Bridgeport,
Saginaw, Chesaning,
Freeland & Auburn

989-777-3620
800-772-8728

www.unitedfinancialcu.org

SHARE YOUR CREDIT UNION AND WIN A PRIZE!

If you enjoy being a member of United Financial Credit Union, why not tell your friends, neighbors or family members about the Credit Union too? They would probably enjoy being a member as much as you do!

Plus, if you give them this coupon, and they come in to United Financial to open an account, we'll give you both \$10.00 cash! So what are you waiting for? Go share the good news!

Bring this coupon to any of our branches and open a new account to receive your \$10.00!

Your name: _____

Account #: _____

Who referred you: _____

Account #: _____

Refer a Friend to
United Financial &
you will both receive

\$10



CHEERIOS® CHRISTMAS TREE

Here's something fun to do with your mom and dad: Make edible holiday table decorations! Cheerios® Christmas Trees are yummy and cute!

What you will need:

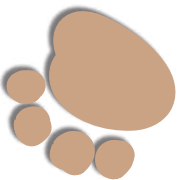
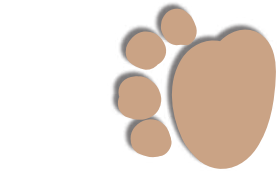
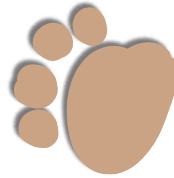
- 6 cups Honey Nut Cheerios® cereal
- 6 tablespoons butter or margarine
- 4 1/2 cups miniature marshmallows
- Green food color
- Red cinnamon candies or sliced gumdrops

What to do:

1. Line a cookie sheet with waxed paper.
2. Pour the cereal into a 4-quart bowl. Set the bowl aside.
3. Place the butter and marshmallows in a 3-quart saucepan. Heat over low heat, stirring constantly, until the mixture is smooth. Remove the saucepan from the heat.
4. Stir in the food color until the mixture is evenly colored. Pour the marshmallow mixture over the cereal and stir until the cereal is evenly coated.
5. Lightly spray your hands with cooking spray. For each tree, shape about 1/4 cup of the cereal mixture into a Christmas tree shape on the cookie sheet.
6. Press the candies into the trees to decorate. Refrigerate until firm, about 1 hour. Store the trees in a loosely covered container.



See You Later!



DID YOU KNOW?

December 21, is the first day of winter in North America and the winter solstice, the shortest day of the year.

The most famous ice hotel ever was built 15 years ago in Sweden, it has rooms full of beds made of ice and snow.

No two snowflakes are alike! While most have six sides and form up in clouds with water and ice, each is unique in size and shape.

More than 4 million people live in the arctic regions of Alaska, Canada, Greenland, northern Scandinavia and Siberia.

The modern snowmobile was invented in Quebec, Canada in 1959!

Polar bears rely on their noses to find food. They can smell a seal up to 20 miles away.

Monarch butterflies spend the winter in Mexico!

Igloos are built from blocks of snow!

<http://funschoolkaboose.com>



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

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