

FINANCIAL BEGINNINGS



There will be one Financial Beginnings Teen Club winner every month!



IT'S TIME TO SHOW OFF!

Think you're an expert snowman builder? It's time for the United Financial Snowman Show Off, which means it's time to bundle up and get ready to show off your handiwork. Simply build and decorate your masterpiece, take a picture of it, and email the picture to us at marketing@unitedfinancial.org any time between now and March 31. The winner of the contest will be chosen on April 3. Have fun and best of luck!

HOLIDAY CLOSINGS

PRESIDENTS' DAY

Monday, February 20

Junior Savers SAVING CHALLENGE

SAVE MONEY • WIN PRIZES

Make regular deposits into your account here at the Credit Union and earn the chance to win one of several great prizes. Each deposit of \$5.00 or more will earn you one entry into the monthly drawing for a Prize Pack. The more deposits you make, the more chances you'll earn to win!

Congratulations to our winners!

Remember, the second Wednesday of every month is Junior Savers Day here at the Credit Union! Stop in for free coin counting and treats. We look forward to seeing you!



ATTENTION HIGH SCHOOL SENIORS:

Don't miss out on our college scholarship opportunity!

Between tuition, books, and other college-related expenses, we know furthering your education can get expensive. That's why we're pleased to once again be offering four (4) college scholarships, each in the amount of \$500, to qualified applicants. We invite you to apply!

CRITERIA FOR AWARDS:

Since the motto of credit unions is "People Helping People," we will ask you to answer the question: "What do I do to help those in our community?" The selection process will not be based

on how wonderful an essay you can write, but on what you do to help the community.

APPLICATION INFORMATION: Any members who are high school seniors planning on attending college or graduate school after graduation may apply. Applications must be submitted by March 31, 2017.

You can download an application from our website at unitedfinancialcu.org, stop by the Credit Union, or call us and we will send one to you. Please let us know if you have any questions. Good luck to all of our applicants!

JANUARY 2017



SOCIAL MEDIA SAFETY TIPS

As you snap, post, tweet, and comment, don't forget that your online reputation lasts forever. Once you've posted something online, there's no getting it back. So consider your safety and the safety of those around you by following these social media safety tips whenever you go online:

- **Don't post any personal information online**, including your address, email address or phone number.
- **Think very carefully before posting pictures or videos of yourself or your friends.** Once you post a picture online, it's not just yours anymore – most

people can see, and even download it without even asking you for permission.

- **Respect others**, and never say something about someone online that you wouldn't want to say to them in person.
- **Keep your privacy settings as high as possible**, and never share your passwords.
- **Don't "friend" anyone you don't know.**
- **NEVER meet up with people that you've met online**, and immediately speak with a parent, guardian, or adult mentor if someone suggests that you do.

- **If you see something online that worries you or makes you feel uncomfortable or unsafe, LEAVE THE WEBSITE YOU'RE ON** and tell a trusted adult immediately.
- **Remember that bullying is never okay, even online.** If you see someone being cyberbullied, share your concerns with an adult right away.



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BRAIN TEASERS



Can you answer the following puzzles?
Find more puzzles like these online at sharpbrains.com and braingle.com.



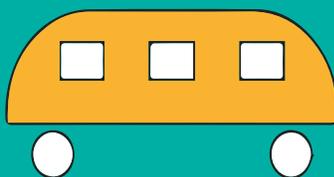
Locations in Bridgeport, Saginaw,
Chesaning, Freeland and Auburn

989.777.3620 • 800.772.8728
www.unitedfinancialcu.org



Federally insured by NCUA.

WHICH WAY IS THIS
BUS GOING?



LEFT OR RIGHT

HAPPY NEW YEAR, HAPPY BIRTHDAY!

Paul Revere, born on 1/1/1735, was famous for his cry, "The British are coming!" during the U.S. Revolutionary War. This famous American was born exactly 17 years later and known for her skills with needle and thread. Who is she?

- Francis Scott Key
- Clara Barton
- Martha Washington
- Betsy Ross

