

the Early Bird Savings Club



Quarterly Newsletter for Kids

What Makes Credit Unions Special?



How much do you know about **credit unions**? Why do you think your parents and you belong to a credit union? Check out these facts—and share them with your mom and dad. Ask them why they joined a credit union!

Facts about Credit Unions

- People who belong to credit unions are called members—and they are also considered owners!
- When there is an election at the credit union, each member gets one vote.
- Credit unions are not in business to make money. They are in business to help people.

Think about Your Credit Union

- When did you last go to your credit union?
- What makes it so special?
- Are the people who work there friendly? Do they help you and your parents?

What is International Credit Union Day?

International Credit Union Day is a day that credit unions and their members can celebrate everything they've achieved in the spirit of "people helping people." After all, more than 170 million members in 97 countries belong to thousands of credit unions just like yours. This year, we celebrate on **October 16, 2008**. Join the celebration—and visit your credit union!

Fall Fun

Can you find these words?

fall, football,
homework, leaves,
money, save, school,
study, turkey, thanks

Look across, backwards,
up, and down!

h	o	m	e	w	o	r	k	l
n	o	t	u	r	k	e	y	a
q	a	h	q	w	q	s	j	s
l	l	a	b	t	o	o	f	c
l	d	n	m	o	n	e	y	h
a	r	k	g	s	a	v	e	o
f	t	s	t	u	d	y	v	o
m	c	z	s	e	v	a	e	l

Turkey One-Liners

Why did the turkey cross the road?

It was the chicken's day off!

Why did the turkey join the band?

Because he had the drumsticks!

What has legs and can't open doors?

A turkey!

Northern United Federal Credit Union
123 South Lincoln Rd.
Escanaba, Michigan 49829
906.786.4121
FAX: 906.786.6762
kdahl@myfcu.net