



SOUTH CAROLINA
FEDERAL
CREDIT UNION

APRIL 2009

kids
CLUB

scfederal.org

Read-Aloud Story: Penny Pinches Pennies

Penny loves to read books. Every time she spots a bookstore, she begs her mom to buy her a new book. But lately, her mom has asked her to be patient.

“Penny, we are trying to be extra smart with our money these days,” she said. “We are pinching pennies so we can build up our savings account.”

“Pinching pennies?” said Penny with a laugh. “Don’t do that!”

Her mom smiled. “It just means that we are making every penny count,” she explained. “I bet you can think of some ways to pinch pennies along with us!”

**Why would Penny’s mom want to make every penny count?
How could Penny pinch pennies and still get lots of books to read?
Can you think of some ways to be extra smart with your money?**



The Magic of Saving

Celebrate Financial Education Month and National Credit Union Youth Week™



April is Financial Education Month and South Carolina Federal Credit Union is celebrating the magic of saving. What could be more magical than having enough money to buy what you want? You might say, “Yeah right! there’s no way I could ever afford a pony or a helicopter.” But the truth is your dreams can come true! That’s the magic of saving. If you save a little at a time, every chance you get, and keep a goal in mind, you can achieve virtually anything.

Youth Week (April 19–25) is the perfect time to start saving for your dreams, and your credit union will celebrate all month long! During the month of April, existing Kids Club members who make a deposit of \$10 or more into their Kids Club accounts will be entered into a drawing for \$100.* It’s that simple!

Do you know someone who isn’t a Kids Club member yet? Tell them to open a Kids Club account with \$10 or more this month and they will be entered into a drawing for \$100, too.



Money Magic: What’s Missing?

Bobby had enough dimes to make a dollar. But some of them disappeared!

How many dimes are missing?



*For Official Rules, see scfederal.org/youthweek09 or call our Contact Center at 843-797-8300 (Charleston) or 800-845-0432 (Nationwide).



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**Winners of the
Kids Club
Winter Coloring
Contest**

We drew random entries to choose the members who would receive a \$10 deposit to their Kids Club accounts. Congratulations to the winners!

Maysen Ronchetto
Age 3

Ashley Yost
Age 4

Sophie Wedge
Age 6

Spring Coloring Contest

Color this image, send your artwork to us, and you'll automatically be entered into a drawing for a \$10 deposit to your Kids Club account.



DEADLINE: May 29, 2009

Mail your entry to:
South Carolina Federal Credit Union
Kids Club, Spring Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012

Name

Age

Kids Club Account Number

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-545-8300
(Georgetown)

800-845-0432
(Nationwide)

Count On It!

How long would it take to count to a billion?

If you count one number per second, it would take 31 years, 251 days, 7 hours, 46 minutes and 39 seconds! That is a lot of counting!

Here is what one billion looks like: **1,000,000,000**

