

Payment Pals

All you need to know about coins, cash, checks, and cards



Understanding the different ways to use money can help you make smart choices when you spend or save. Here is what you need to know:

- **Coin** – A coin is a piece of metal that is typically flat and round. They come in various sizes, and each one—such as the penny, nickel, dime, and quarter—is worth a different amount.
- **Cash** – Cash is paper money of different values and the most commonly used form of payment.
- **Check** – A check is a special piece of paper that you can use to pay for things instead of cash. When you write a check, you are telling your financial institution to give money from your checking account to the person or business you are paying.
- **Card** – A debit card is a plastic card that is linked to your checking account that you can use to pay for things. Instead of using cash, you can swipe or tap the card and the money comes directly from your account.



Money Talks

Dinnertime conversations for the whole family

Talking with your family about money can be a great way to help you think critically and develop good financial habits. Use these questions to help get the conversation going:

- **Money** – What do you think is a lot of money?
- **Savings** – If you could save for anything in the short term and in the long term, what would it be?
- **Budgeting** – Imagine you have \$100 to spend for the week. How would you budget?
- **Making a Donation** – Imagine you have \$25 to give away. What organization would you support?



- **Investing** – What do you think investing means?
- **Money Mistakes** – Can you think of a time when you spent money on something you later regretted?

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kids
CLUB

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International Credit Union Day®
One World Through Cooperative Finance
October 17, 2024

International Credit Union (ICU) Day has been celebrated on the third Thursday of October since 1948, and is designed to create awareness and celebrate the ways credit unions improve the lives of their members around the world.

It is the one day a year the entire movement takes the time to tell their members and communities about credit unions.

In 2024, we celebrate 76 years of ICU Day with the theme “One World Through Cooperative Finance,” highlighting how credit unions continue to unite people, promote financial inclusion, and strengthen local communities.



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CLUB**

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

We drew random entries to choose the members who would receive a \$10 deposit to their [Kids Savings](#) accounts. Congratulations to the winners!

Eva Christine D.
Age 10

Parker W.
Age 10

Billy L.
Age 11

Fall Coloring Contest

Color this image and send your artwork to us. You'll automatically be entered into a drawing for a \$10 deposit to your [Kids Savings](#) account and have your name appear in the next newsletter!



DEADLINE: November 30, 2024

Mail your entry to:

**South Carolina Federal Credit Union
Kids Club, Fall Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012**

Name _____

Birthdate (Month/Day/Year) _____

Connect With Us

Financial Centers and ATMs
Find locations and hours at
scfederal.org

Contact Center
800-845-0432
ContactCenter@scfederal.org

Mailing Address
South Carolina Federal
Credit Union
P.O. Box 190012
N. Charleston, SC 29419-9012

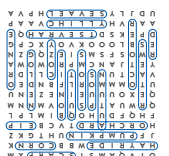
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Fall Word Search

O T V Q A M S T S C A R F X M
H A Y R I D E W B B C O R N K
J F P U M P K I N U H T G K Z
H O R C H A R D T V C B E I P
F H Q F D U H O Q B I M L P L
Q R W U A T P S U O V M N N M
Q E X O U U E I N E Z E N U
U T O M M M O R L F B N D E O
V A C T U N S O T I C L L D R
Y E T J A N C M P R O W O W A
R W O S F S M S I E Z Q G Z N
E S B L O O K V O Y X C P G
D P E K S D T S E V R A H Q E
A A R V H Y L L I H C V A A P
U D J L Y S E V A E L H P V A

WORD LIST:

- AUTUMN
- BONFIRE
- CHILLY
- CORN
- COZY
- GOLDEN
- HARVEST
- HAYRIDE
- LEAVES
- OCTOBER
- ORANGE
- ORCHARD
- PIE
- PUMPKIN
- QUILT
- RED
- SCARF
- SMORES
- SOUP
- SWEATER



Solution: