

Smart Savers

Climbing Your Way to Your Savings Goal!



Believe it or not, saving your money is a lot like climbing a mountain. Before you start, you need to know where you're going and what path you'll take to get there. Well— in saving, it's smart to know what your goals are and how you're going to reach them. And just like climbing a mountain, saving can be slow and easygoing or it can be fast and more challenging. For instance— let's say you want to save up for something that costs \$50. You can either save \$5 a week for 10 weeks— or work on it harder and save \$10 for 5 weeks. Either way you will end up with your \$50 goal, it just depends how hard you're willing to save and how quickly you want to reach your goal.

Once you decide it's time to start working toward your savings goal, remember that it's best to stash your cash in your account at the Credit Union rather than at home. Why you ask? For starters, it's safer at the Credit Union— you will be less likely to lose it OR spend it! Also, when you make a deposit at the Credit Union, your money will grow! That's because we PAY you for saving. This is called earning interest. The more you save, the more you earn. When's the last time that old piggy bank of yours made any money grow?

Does saving money sound like too much work? It doesn't have to be! The idea is pretty simple really. Earn more money and spend less cash. For instance, next time you're at the mall and are tempted to buy something, ask yourself if you really want it, or if it would be better to put it toward your savings goals. Or, if you can't hold back your spending, why not try to earn some extra money devoted just for your savings. Ask your family members and neighbors if there are any jobs you can do for extra cash.

Save now, and you'll be thankful later! Did you know that by saving just a little each week or month your savings will really add up? Think of it this way— if you save just \$10 a week, you'll have over \$520 in a year! You'll earn even more if you put that money into your account at the Credit Union.

Everyone's savings goals are different. Maybe you've been eyeing a new MP3 player or even thinking down the road about the cost of a car or college. No matter what your saving goal is, there's no better time to start climbing toward it than now!



Save More Money by Winning Some Spending Cash!

Sign up to be entered into a drawing for a \$25 VISA gift card! Just fill out your name and age and send it into us at the address listed below— OR sign up online— at www.gaselectriccu.com. Look under Member Clubs on the menu bar.

Name: _____

Age: _____

Mail-in entries should be sent to:
Smart Savers Drawing
2300 4th Avenue
Rock Island, IL 61201

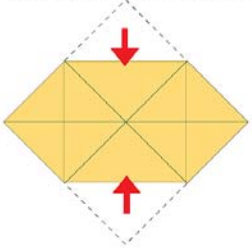
A winner is drawn every quarter!



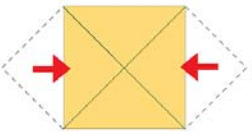
Make Your Own Fortune Teller

How to fold your fortune teller:

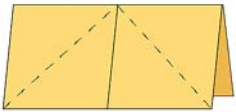
1. Cut along the dotted line.
2. Make sure the picture side is down.
3. Fold in the 4 corners so each triangle corner touches the center.



4. Flip it so the picture is facing up.
5. Fold in the 4 corners again.









6. Fold the fortune teller in half and in half again.



7. Slide thumb and pointer fingers under the flaps and push up to make a pyramid.



<p>penny</p> 	<p>2</p> <p>You rode your bike to a friend's house, saving gas and avoiding the pollution a car would create.</p>	<p>5</p> <p>You saved all your change in your piggy bank and then put it in your credit union account.</p>	<p>quarter</p> 
<p>6</p> <p>Instead of spending it, you deposited last year's birthday money and earned dividends.</p>	<p>1</p> <p>You leave the water running while brushing your teeth, wasting 712 gallons each year.</p> 	<p>4</p> <p>Where did your allowance go? You can't find it and have to skip going to the movies with friends.</p>	<p>10</p>
<p>3</p> <p>You chose an apple for lunch over a pudding cup, saving the energy that goes into packaging food.</p> 	<p>8</p> <p>That new video game comes out next week. Congratulations—you have enough in your savings account to buy it.</p>	<p>7</p> <p>You leave on the lights in your room while at school, wasting 194 kilowatt-hours a year.</p>	<p>4</p>
<p>nickel</p> 	<p>8</p>	<p>7</p>	<p>dime</p> 

Gas & Electric Credit Union
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