

Barnyard CENTS



DIGITAL FEDERAL CREDIT UNION

SUMMER 2011

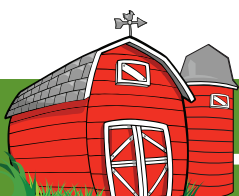
It's summer art contest time!
See back for details →

BE A SUPERHERO SAVER!

Superman can leap tall buildings in a single bound. Wonder Woman has super speed. Captain America never grows tired. And **you** have saving superpowers that can help you save and spend money wisely. If you know how to use them.

- ★ Use laser vision to spot items on sale. Every little bit you save adds up!
- ★ Use shrinking powers to spend less on candy and soda. Your dentist will thank you, too!
- ★ Use mighty magnetism to collect coins in the couch or car. Put them in a piggy bank or jar. Then bring them to DCU to deposit in your savings account.
- ★ Fly around the house flipping off lights to save money on energy. Just be sure you don't leave anyone in the dark. Unless they have night vision.
- ★ Look into the future to help set your goals. Do you see yourself riding a new bike? Going off to college? Now is a great time to start saving for those things.
- ★ Use mind control to help friends and family save their own money. Share your ideas about spending less and they may be able to save more, too.
- ★ Use your powers of multiplication to earn even more money. When you deposit money in your DCU savings account, we pay you dividends. Over time, that helps your money grow.

Here at DCU, we have a few superpowers of our own. Just like Iron Man wears a coat of armor to protect himself, we have a vault that keeps your money safe. Fly in to see us and make a deposit to your savings account.



WHAT DO YOU WANT TO BE WHEN YOU GROW UP?

Do you ever think about what you want to be after you are older and finished with school? Maybe you want to be a veterinarian and help animals. Maybe you want to fly a plane and take people around the world. Maybe you want to work with computers. There are many jobs to think about!

Tell us what you'd like to be someday by drawing a picture of you as a grown up. Use an 8.5" x 11" sheet of paper. Send your picture to DCU by Sept. 1, and you'll be entered to win our summer art contest.

If you're chosen as one of our 12 winners,* we'll show your drawing on our website at dcu.org.

There will be one 1st prize, one 2nd prize, and one Honorable Mention winner from each of these age groups:

- 6 and under
- 7 and 8
- 9 and 10
- 11 and 12


If you're a 1st place winner, we'll deposit \$15 into your DCU Savings Account. If your drawing wins 2nd place, we'll deposit \$10, and if you win an Honorable Mention, you'll receive \$5.

Send your artwork – plus your name, age, address, and member number – to us by Sept. 1. We'll choose the winners and post them on our website by Sept. 23. You must be a DCU *Barnyard Cents* member to enter. Ask your parents to send your drawing to:

Digital Federal Credit Union
Summer Art Contest
PO Box 9130
Marlborough, MA 01752-9130

Or bring your artwork to any DCU branch.





Don't forget to include this information on the back of the drawing:

Name, Age, Address, Member Number

* DCU volunteers' and employees' children are not eligible to win. Child must be a DCU *Barnyard Cents* member 12 or under to win. No purchase necessary. The judges' decisions are final. By entering, winners and their parents or legal guardians agree to have the child's name published in any DCU publication, including DCU's website.

LEMONADE STAND SECRETS TO SUCCESS

It's a hot summer afternoon. You and your best friends are thirsty and looking for something to do. Hey! How about a lemonade stand? It's an easy and cheap way to make some money and have fun during the summertime.

COOL, REFRESHING TIPS

Start with Mom and Dad. Ask permission to launch your idea first. If your parents agree, they may offer to help you set up your stand and get supplies for the lemonade.

Choose a good location. Set up your stand where there are lots of people. Make signs or flyers to direct people to your stand. Decorate it in bright colors to draw attention to it.

Test your product. Always wash your hands with warm, soapy water before making the lemonade and serving it.

Taste your lemonade before serving customers. Keep extra ice and lemonade in a cooler.

Think safety. Always have a parent or trusted adult with you while running your lemonade stand. Use paper or plastic cups and pitchers rather than glass.

Price to sell. If someone complains the lemonade is too expensive, think about lowering your price. Including cookies or brownies at your stand can boost sales. And always be polite and cheerful to keep customers coming back!

STASH YOUR CASH

You can save some of the money you make from your lemonade at DCU. Your savings account is the perfect spot to let your money grow. Then you will have more cash to start your next great business idea!



BANKING – THE DCU WAY

Visit *Barnyard Cents* online for more fun contests, events, and activities at barnyardcents.org.

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Have you had a good experience with DCU that you want to share with others? Ask your parents to help you send us an email at dcu@dcu.org or mail us at DCU, PO Box 9130, Marlborough, MA 01752-9130, Attn: Marketing Dept.

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