

Kids' Club Quarterly

Spring

Digital Federal Credit Union

2009



Be a Green Hero!

More than 6 billion people live on our planet. That's a lot of people! You might think that one kid can't make a difference when it comes to protecting the earth. But if you and the people around you make changes, it all adds up! And by being earth-friendly, you can also add up the money your family saves.

Go with the flow. To help the planet, start in your bathroom. Check for leaky toilets or drippy faucets. Over one year, these can waste thousands of gallons of water! Ask a parent to help fix these leaks. Another way you can help is to take shorter showers since water heaters use a lot of energy.

Keep cool naturally. Try to help your family run the air conditioner as little as possible. Use a fan

instead. Also remember to close your curtains or blinds on hot sunny days.

Reduce, reuse, and recycle. Try to *reduce* how much your family throws away by buying things that can be *reused* or *recycled*. For example, if you write or draw on a piece of paper, remember to use both sides. And when you are done, do not just put the paper in the trash. It can be recycled, just like newspapers, cereal boxes, and other kinds of paper.

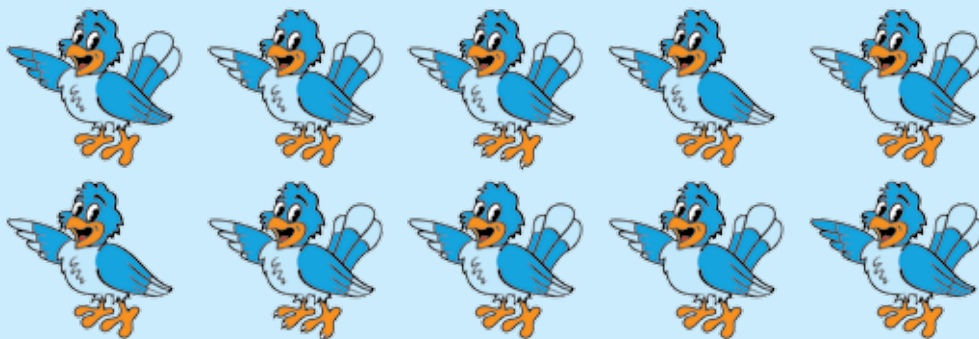
Save Your Money and the Planet

There are many cool ways you can help protect the earth. You and your parents can learn more at the Environmental Kids Club at www.epa.gov/kids.* Also remember to put money in your DCU Savings Account for any environmental books, bags, T-shirts, or gifts that you might want to buy.

* Web site provided for information only; no endorsement is implied.

Wing It! Match Up the Birds

It's spring, and the birds are singing! Many animals pair up in the spring to raise families. Make sure these birds find the right mates. Look closely for differences, then draw a line between each pair of birds that matches exactly.



Answers on the back...

Go Googolplex!

This online magazine helps you learn about money and play games! Visit dcu.org and select Site Index, then Googolplex.



Why Do Parents Say No?

What if your parents let you stay up all night every night? Or if they let you eat all the candy you wanted? You'd probably get sick! Sometimes parents have to say "no" to things that aren't good for their kids.

Sometimes parents also say "no" when children ask for money or want their parents to buy things for them. It might not seem fair at the time. But there are some really good reasons your parents might say "no" to spending money.

- **Budgets are for everyone.** Parents have to earn and save money. If they gave you too much money for video games, for example, they might not have enough money left to pay for electricity.
- **Sales save money.** When you see something you want, you might think you need it right now. But your parents might want to wait

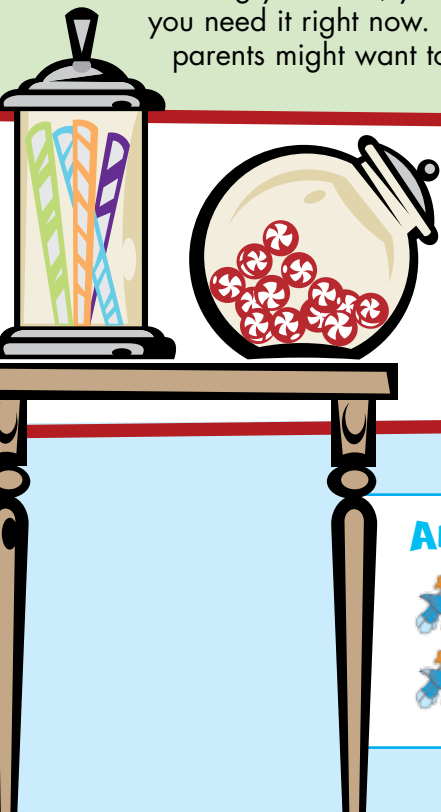
and see if it goes on sale. This is a smart way to get the same item for less money.

- **Times are tight.** You may have heard people talking about the economy. Lots of grown-ups are worried about having jobs and finding money to pay for things. When families are having tough times, it is up to everybody to help out. This means not always asking for things that you want but do not really need.

DCU Can Help

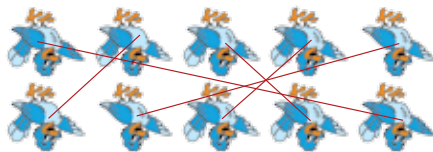
When you get money, remember to put it in your DCU Savings Account. It will earn dividends so it keeps growing. That way, if your parents say you have to pay for something yourself, you'll be ready.

Sorry - not this time.



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ANSWERS:



BANKING - THE DCU WAY

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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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