

GREATER CHAUTAQUA

Federal Credit Union

2024 Youth Newsletter



Calling all kids ages 3 - 18!

Take the
**YOUTH
MONTH**
Challenge

GreaterCFCU.com



Let's Be Friends!
facebook.com/GCFCU



“Get saving”, “get reading”, “get fit”, & “give back”
from April 1st - April 26th for your chance to
Win Cash & Prizes!



EQUAL HOUSING
OPPORTUNITY

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U.S. Government Agency

www.GreaterCFCU.com

Falconer
51 E Main St
(716) 665-3799

Dunkirk
57 Lakeshore Dr W
(716) 366-8150

Jamestown
501 W 5th St
(716) 488-0910

Mayville
41 S Erie St
(716) 224-4201



Grow with us! Are YOU on track?!

Baby Membership (Newborn - 1 year old)

GCFCU deposits first \$5 into a Share (savings) Account to open the membership!

Special Youth and Teen Accounts:

- **Share (savings) Account** *Your share that opens your GCFCU Membership*
- **Coverdell Education Savings Account (ESA)** *Parents, start saving for education expenses early*
- **Billy's Club / Teen Club** *Learn the value of saving and earn higher dividends*
- **Teen Checking** *Start learning the ropes of banking*
- **Teen Certificate** *Learn the value of long-term saving*

Scholarship Program (16-18 year olds)

Compete in 4 Scholarship Programs with 1 application, available in November

Credit Builder Loan Program

Prepare your credit score before you finance your first car, college expenses, etc. all while growing your savings

Student Loan

GCFCU has a partnership with Sallie Mae to help you fund undergrads, career training or graduate student

VISIT Youth Membership Perks under About Us: www.greatercfcu.com/about-us/youth-membership-perks

*Help the child in your life
achieve a bright future with a
**Coverdell Education Savings Account
(ESA) at Greater Chautauqua FCU!***



A Coverdell ESA may be an easy way to start saving for your child's education expenses such as -

*Tuition,
fees,
books,
supplies,
equipment,
& in some cases,
room & board!*

Get the money you need for school.

Whether you're an undergrad, career training or graduate student, we have loans to meet your needs.

GCFCU has a partnership with **sallie mae!**

Benefit from:

- ✓ Competitive interest rates
- ✓ Multiple repayment options
- ✓ No origination fee or prepayment penalty



Take the Youth Month Challenge

for your chance to **WIN PRIZES!**



All Members ages 3 - 18 are invited to earn drawing slips to place in the bags for the Billy Auction Prizes you would like to WIN!

Simply complete the included **Savings Challenge Card**, **Reading Challenge Calendar**, **Fitness Challenge Calendar**, and **Community Challenge Card**. Grab an **Activity Packet** available in our offices and online for more fun ways to earn drawing slips!

GRAND PRIZE: Youth Month Challenge participants have a chance to win **4 passes to our 17th Annual Summer picnic at Waldameer!** Receive 1 grand prize drawing slip per completed Challenge... Completed Challenges = having a minimum of 3 punches on your Savings and/or Community Challenge Card(s), complete at least 3 weeks of your Reading and/or Fitness Calendar(s). Maximum Grand Prize slips = 4!

Grand Prize!

4 Passes to our 17th Annual Summer Picnic at **Waldameer**



AND MUCH MORE!

Deposit your Change Bring your loose change into any of our GCFCU locations in April, and we will **waive the coin return fee for Youth Members** who deposit the funds into their account!!

WIN CASH...

New Member Drawing All Youth, age 18 and younger, who join GCFCU in April will be entered to **WIN \$50 CASH!**

Spread the word... GCFCU proudly welcomes *all* who call Chautauqua County *"Home"*!

Adult CASA Pinwheel Drawing Support child abuse prevention in Chautauqua County by purchasing a \$1 Pinwheel Card or \$2 Garden Pinwheel! Members will receive 1 drawing slip for every \$5 donated in our offices for a chance to **WIN \$100 CASH!** 100% of Proceeds benefit CASA of Chautauqua County, Inc..



Visit <https://www.greatercfcu.com/about-us/youth-membership-perks/youth-month.html> for more!

Savings Challenge

“Get Saving” for your chance to Win Prizes!

Share (Savings) Account

- Your share that opens your GCFCU Membership.
- Account is free with a minimum \$5 deposit.
- Earn dividends on balances over \$100.

Billy’s / Teen Club Account

- Members age 18 & younger are eligible!
- Only \$1.00 deposit to open account.
- 1 withdrawal per month, no fee! 2nd withdrawal closes acct.
- High interest earning dividend rate of 1.51% APY for balances up to \$2,500! (If balance exceeds \$2,500, entire balance will convert to standard Club rate.**)

Earn a Grand Prize Drawing Slip when you receive a minimum of 3 punches!

*APY = Annual Percentage Yield. Dividend Rates are reviewed weekly and may change without notice. ** See our rates

YOUTH MONTH Savings Challenge
April 1st - April 26th

Earn 1 punch each time you make a minimum \$1 deposit to your Share Account or Club Account. Plus, each time you make a deposit you will earn 2 tickets to Billy’s Auction!

Grand Prize!
4 Passes to our 17th Annual Summer Picnic at **Waldameer** Erie, PA **Water World**

Punch #1

Punch #2

Punch #3

Punch #4

Acct #: _____

Name _____

*** Youth member must be present with their punch cards to receive a punch.***

Community Challenge

“Give back” for your chance to Win Prizes!

“Give Back” to the community by participating in our Book Swap!

Simply bring in 3 gently used books to swap with a brand new book from the book bin when you visit!



All donated books will be distributed throughout Chautauqua County to non-profits in need!

Earn a Grand Prize Drawing Slip when you receive a minimum of 3 punches!

YOUTH MONTH Community Challenge
April 1st - April 26th

Earn 1 punch each time you donate 3 gently used books. Plus, each time you donate you will earn 2 tickets to Billy’s Auction and 1 brand new book!

Grand Prize!
4 Passes to our 17th Annual Summer Picnic at **Waldameer** Erie, PA **Water World**

Punch #1

Punch #2

Punch #3

Punch #4

Acct #: _____

Name _____

Turn in your Challenge Cards by **May 3rd** to receive drawing slips to Billy’s Auction!

Fitness Challenge

“Get Fit” for your chance to Win Prizes!

SUN	MON	TUE	WED	THU	FRI	SAT
31	1 Air Punches Bicep Curls Side Leg Raises Minutes: _____	2 Frog Jumps Squats Burpees Minutes: _____	3 Chair Dips Hand Stands Frog Jumps Minutes: _____	4 Dance! Minutes: _____	5 Squat Jumps Butterfly Kicks Side Planks Minutes: _____	6 Sit-ups Burpees Bicep Curls Minutes: _____
7 Push-ups Superman Star Jumps Minutes: _____	8 Dance! Minutes: _____	9 Plank Butterfly Kicks Jumping Jacks Minutes: _____	10 Calf Raises Jog in Place Side Planks Minutes: _____	11 Side Planks Sit-ups Frog Jumps Minutes: _____	12 Jump Rope Hand Stands Chair Dips Minutes: _____	13 Run 3 laps around your home! Minutes: _____
14 Crab Walks Jumping Jacks Bike Crunches Minutes: _____	15 Inchworms Side Leg Raises Hand Stands Minutes: _____	16 Dance! Minutes: _____	17 Jog in Place Planks Air Punches Minutes: _____	18 Burpees Side Planks High Knees Minutes: _____	19 Air Punches Sit-ups Jog in Place Minutes: _____	20 Frog Jumps Jumping Jacks Calf Raises Minutes: _____
21 Jump Rope Burpees High Knees Minutes: _____	22 Planks Calf Raises Bike Crunches Minutes: _____	23 Star Jumps Side Planks Frog Jumps Minutes: _____	24 Dance! Minutes: _____	25 Lunges Squats Crab Walks Minutes: _____	26 Inchworms Butterfly Kicks Jump Rope Minutes: _____	27

Earn drawing slips to Billy’s Auction!

Work out a minimum of 100 minutes each week! Keep track of the minutes every day you work out on the calendar above. Exercises listed are suggestions and not required.

Add your total minutes for each week to the Fitness Challenge Card on the right. Bring this page into the office once the calendar is complete or between April 29 - May 3rd to claim your drawing slips.

How to earn Grand Prize drawing slips: Complete a minimum of 3 weeks (300+minutes) to earn 1 Grand Prize drawing slip!






Fitness Challenge

April 1st - April 26th

Work out a minimum of 100 minutes per week to earn 2 drawing slips to Billy’s Auction for each week completed.



Week 1 min. (4/1 - 4/6)

Week 2 min. (4/7 - 4/13)

Week 3 min. (4/14 - 4/20)

Week 4 min. (4/21 - 4/26)

Acct #: _____

Name _____

Reading Challenge

“Get Reading” for your chance to **Win Prizes!**

SUN	MON	TUE	WED	THU	FRI	SAT
31	1 Happy National One Cent Day! Read about the American Penny Minutes: _____	2 Read a children's book for International Children's Book Day Minutes: _____	3 Read about rainbows for Find a Rainbow Day Minutes: _____	4 Read about Keep America Beautiful Month Minutes: _____	5 Find an article to read Minutes: _____	6 Read to someone via video call Minutes: _____
7 Read while comfy in bed Minutes: _____	8 Read about today's Total Solar Eclipse Minutes: _____	9 Read about the difference between Credit Unions and Banks Minutes: _____	10 Read to a sibling (or friend) for National Sibling Day! Minutes: _____	11 Read to a furry friend (pet or stuffed animal) for Nat'l Pet Day Minutes: _____	12 Read about ways to be healthy Minutes: _____	13 Read while eating a healthy snack Minutes: _____
14 Write a short story and read it to someone Minutes: _____	15 Read about art for World Art Day Minutes: _____	16 Read about a new hobby you want to try Minutes: _____	17 Read in front of your favorite window Minutes: _____	18 Make a fort to read in Minutes: _____	19 Read in a closet with a flashlight Minutes: _____	20 Read to someone while they make dinner Minutes: _____
21 Read outside Minutes: _____	22 Today is Earth Day! Read about how you can help the earth Minutes: _____	23 Read about tonight's Pink Moon Minutes: _____	24 Read about guide dogs for International Guide Dog Day Minutes: _____	25 Read out loud in a silly voice to someone Minutes: _____	26 Draw a picture about what you read today Minutes: _____	27

Earn drawing slips to Billy's Auction!

Read a minimum of 100 minutes each week!
Keep track of the minutes every day you read on the calendar above. *Reading suggestions listed are not required.*

Add your total minutes for each week to the Reading Challenge Card on the right. Bring this page into the office once the calendar is complete or between April 29 - May 3rd to claim your drawing slips.

How to earn Grand Prize drawing slips:
Complete a minimum of 3 weeks (300+minutes) to earn 1 Grand Prize drawing slip!



Reading Challenge

April 1st - April 26th

Read a minimum of 100 minutes per week to earn 2 drawing slips to Billy's Auction for each week completed.

Week 1 min. (4/1 - 4/6)

Week 2 min. (4/7 - 4/13)

Week 3 min. (4/14 - 4/20)

Week 4 min. (4/21 - 4/26)

Grand Prize!

4 Passes to our 17th Annual Summer Picnic at **Waldameer** Erie, PA **Water World**

Acct #: _____

Name _____

April Bucket List

Complete this Activity Page by checking off at least 5 achievements per category below.

Receive 2 Drawing Slips to Billy's Auction for completing this Activity Sheet!



Fun Outside Bucket List!

- ___ Play in the rain
- ___ Draw with sidewalk chalk
- ___ Go to the park or playground
- ___ Play hopscotch
- ___ Plant a tree
- ___ Go for a walk/walk dog
- ___ Blow bubbles
- ___ Go on a picnic
- ___ Help spring clean your yard
- ___ Look for rainbows
- ___ Ride your bike
- ___ Catch fireflies 
- ___ Go on a scavenger hunt



Fun Inside Bucket List!

- ___ Play a nice April Fools Day Joke on April 1st.
- ___ Start a workout routine 
- ___ Start a reading routine Hint: Use your Youth Month Calendars!
- ___ Bake a dessert
- ___ Eat Jelly Beans
- ___ Decorate for Spring
- ___ Have a family game night 
- ___ Dye Easter Eggs
- ___ Spring clean your room
- ___ Paint a flower pot for someone
- ___ Donate small winter clothes

add your own:



Name _____

For additional **Activity Pages**, pick up your Activity Packet in any GCFCU location or print online!

Receive 2 Drawing Slips to Billy's Auction for each Activity Sheet you complete. Turn in any completed Activity Sheets with your Reading and Fitness Calendars from April 29 - May 3.



www.GreaterCFCU.com

Visit our 'Youth Membership Perks' under 'About Us' online for...

- Youth Month Activity Pages
- Scholarship Program
- Youth Accounts
- Student Loans
- Credit Builder Loan

Grow with us!

You can make money 2 ways...
make more or spend less.

~ John Hope Bryant

While you're there...

Check out our Community Events and Credit Union Events!