



2021 Youth Month

April 1 - April 30, 2021



Be a **Credit Union Saver** &
your savings will **Never Go Extinct™**



Over **\$2,000** in Prizes!!

Falconer
51 E Main St
(716) 665-3799

Dunkirk
57 Lakeshore Dr W
(716) 366-8150

Mayville
41 S Erie St
(716) 224-4201

Greater
FEDERAL CREDIT UNION
Chautauqua
Visit our
website at
www.GreaterCFCU.com

Find us on:
facebook®
facebook.com/GCFCU



Youth Month Program - all April long!



Members age 18 and younger are invited to participate in our Challenges and Activities to earn **Virtual Auction Tickets!**

- 👉 Earn virtual tickets for Billy's Auction (see below) by completing the **Savings Challenge**, **Reading Challenge**, **Fitness Challenge** and **Activity Pages**.
- 👉 Turn in all completed Challenge Cards and Activity Pages by **Monday, May 3rd**. (Your sheets will be scanned and given back to you.)
- 👉 You will receive your # of earned virtual tickets for Billy's Auction by email from youthdesk@greatercfcu.com no later than May 9th.

New Member Drawing

All NEW Youth Members who join GCFCU in April will be entered to **WIN \$50 CASH!**

Parents/Guardians are also invited to participate!

Adult Challenge Drawing

Track your minutes spent doing the Reading and Fitness Challenges with your youth member. For every 100 minutes you complete, you will receive a virtual drawing entry for your chance to **WIN \$75 CASH!** (Max. 8 entries)

CASA Pinwheel Drawing

Purchase a \$1 Pinwheel Card or \$2 Garden Pinwheel in our offices to **WIN \$50 CASH!** (Receive 1 drawing slip per day, max 22 slips) Proceeds benefit CASA of Chautauqua Co. to help them create awareness for child abuse and neglect in Chautauqua County.

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



And much more!

Savings Challenge

Be a **Credit Union Saver** &
your savings will **Never Go Extinct**™



Saving money is a lifetime skill that starts NOW! For each deposit of a minimum \$1 into your **Teen Club Account**, you will earn a virtual Billy Auction Ticket, up to a max. of 5 for the month! Due to the Pandemic, deposits made by parent/guardian are allowed.

Share (Savings) Account

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

Teen Club Account

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

Teen Draft Checking

- Start learning the ropes of banking
- Members age 16-17 are eligible with a parent or guardian
- Only \$10.00 to open
- Free Digital Banking services
- Free Visa Debit Card with EMV chip available

*APY = Annual Percentage Yield. Dividend Rates are reviewed weekly and may change without notice. ** See rate brochure. Federally Insured by the NCUA.



*Whether you are just starting out or need a second chance,
build a positive credit history all while growing a savings account.*

Here's How it Works:

- Set a goal and establish an affordable monthly payment with one of our friendly Loan Staff
- Make on time payments and watch your credit score go up!
- All proceeds from the loan are held in a share account for the duration of the loan
- Access your savings once the loan's term is complete
- Develop a relationship with your lenders that you can leverage in future financial decisions

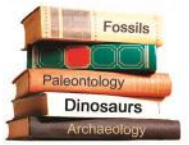


Call (716) 665-3799 for more information!



Check out our Youth Membership Perks section → www.GreaterCFCU.com

Reading Challenge



Read a minimum of 100 minutes each week to earn up to 5 Virtual Billy Auction Tickets per week! The more you read, the more chances you have to WIN! Reading suggestions not required.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4 Read to someone on the phone or Facetime	5 Read about fossils	6 Read to a pet or friend	7 Read while you're cozy in bed	8 Read about Unicorns for National Unicorn Day	9 Read about Keep America Beautiful Month	10 Write a short story and read it to someone
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____
11 Read about pets for National Pet Day	12 Draw a picture about what you read	13 Read about ways to be healthy	14 Read about dinosaurs	15 Read in your favorite spot	16 Read about a famous archaeologist	17 Read in front of your favorite window
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____
18 Read about a famous paleontologist	19 Find an article to read	20 Read to someone while they make dinner	21 Read about extinction	22 Today is Earth Day! Read about how you can help the earth	23 Read on the couch with a parent or sibling	24 Read to someone on the phone or Facetime
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____
25 Read outside	26 Buddy read... you read a page, they read a page	27 Read about the full moon	28 Read to a sibling or a friend	29 Read about Rubber Ducky Races	30 Read about May Day	
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	

Name _____

Week 1 (4/4 - 4/10) Minutes _____

Acct # _____ Age _____

Week 2 (4/11 - 4/17) Minutes _____

Email _____

Week 3 (4/18 - 4/24) Minutes _____

Parent Signature _____

Week 4 (4/25 - 4/30) Minutes _____

Parents Minutes _____

Turn in by Monday, May 3rd.

Total Minutes _____

Fitness Challenge

Get Dino-sore!



Workout a minimum of 100 minutes each week to earn up to 5 Virtual Billy Auction Tickets per week! The more you workout, the more chances you have to WIN. Suggestions not required.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4 Crab Walks Supermans Frog Jumps	5 Calf Raises Butterfly Kicks Star Jumps	6 Push-ups Jog in Place Jumping Jacks	7 Dance!	8 Side Planks Sit-ups Bike Crunches	9 Jump Rope Hand Stands Side Planks	10 Bike Crunches Calf Raises Jump Rope
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____
11 Planks Jumping Jacks Hand Stands	12 Inchworms Side leg Raises Supermans	13 Jog in Place Planks Air Punches	14 Burpees Side Planks High Knees	15 Air Punches Jump Rope Jog in Place	16 Frog Jumps Sit-ups Lunges	17 Run laps outside Jumping Jacks Calf Raises
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____
18 Bike Crunches Burpees Planks	19 Star Jumps Calf Raises Frog Jumps	20 Lunges Side Planks Sit-ups	21 Butterfly Kicks Squats Crab Walks	22 Jog in Place Inchworms Jump Rope	23 High Knees Supermans Air Punches	24 Dance!
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____
25 Air Punches Supermans Hand Stands	26 Frog Jumps Bicep Curls Side Leg Raises	27 Chair Dips Squats Burpees	28 Squat Jumps Hand Stands Frog Jumps	29 Dance!	30 Sit-ups Side Planks Bicep Curls	
Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	Minutes: _____	

Name _____

Week 1 (4/4 - 4/10) Minutes _____

Acct # _____ Age _____

Week 2 (4/11 - 4/17) Minutes _____

Email _____

Week 3 (4/18 - 4/24) Minutes _____

Parent Signature _____

Week 4 (4/25 - 4/30) Minutes _____

Parents Minutes _____

Turn in by Monday, May 3rd.

Total Minutes _____

#1

Balancing your Checking Account



Fill in the blank register with the information provided making sure to record your new balance after each entry. When you're finished, your balance should be **\$300.23**. If your balance does not match, review your entries and try again!

- Your balance on March 31st is \$183.45.
- On April 2nd, you ordered Zappa-Snacks and frozen cookie dough to support your cousins fundraiser. You write a check (#127) for \$25.00.
- Your paycheck for April 4th - 10th for \$103.32 automatically deposited on the 10th.
- You were invited to a drive-by Birthday Parade on April 16th! You stop into a GCFCU office for \$20 to put in your friends birthday card.
- Your birthday is April 20th and you receive a check from your grandparents for \$50. You deposit it that day.
- Your Straight Talk phone bill is set up as an automatic payment on April 25th for \$48.91.
- On April 28th, you come across a used Harry Potter book set on sale for \$25 at a local family owned book store and use your debit card.
- You sold a few old toys in a garage sale on April 27th and made \$82.37. You deposit it at a GCFCU office on the 29th.

		DC Debit Card	ATM Teller Withdrawal	AD Automatic Deposit	AP Automatic Payment	BP Online Bill Pay	T Online or Phone Transfer		
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION			PAYMENT, FEE WITHDRAWAL (-)	✓	FEE	DEPOSIT, CREDIT (+)	\$ BALANCE
					\$			\$	

Return to GCFCU by Monday, May 3rd.

Name (First Name, Last Initial) _____ Email _____

#2

Setting a Financial Goal



Set yourself up for success by using the S.M.A.R.T. Plan to achieve your goals, including your financial goals, no matter how big or small!

Specific What is your goal (ex. new book, a trip, new car, etc.)

Measureable How much do you need to save?: _____

Achieve Write out a plan, listing the ways you will obtain the funds:

Realistic Is your SPECIFIC goal REALISTIC considering how you will ACHIEVE your MEASURABLE dollar amount? If not, what can you change as a trade-off to help obtain your financial goal:

Time-bound When do you plan to reach your goal? _____

Keep track of your next Financial Goals!

- | | |
|----------|----------|
| 1) _____ | 4) _____ |
| 2) _____ | 5) _____ |

Return to GCFCU by Monday, May 3rd. (We will scan and return to you.)

Name (First Name, Last Initial) _____ Email _____

#3 Word Search



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

Balance
 Billys Auction
 Billys Club
 Budget
 Career
 Carnivore

Checking Account
 Credit Union
 Dinosaur
 Extinct
 Finances
 Fossil

Future
 Geologist
 Goals
 Herbivore
 Museum
 New Car

Omnivore
 Predator
 Savings Account
 Teen Certificate
 Teen Checking

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Name (First Name, Last Initial) _____ Email _____

#4

Help our Earth



Earth Day is April 22nd! Explore www.earthday.org. Then list 5 ways your are going to celebrate Earth Day to help our planet.

1) _____

2) _____

3) _____

4) _____

5) _____



make every Day earth Day!

Return to GCFCU by Monday, May 3rd.

Name (First Name, Last Initial) _____ Email _____