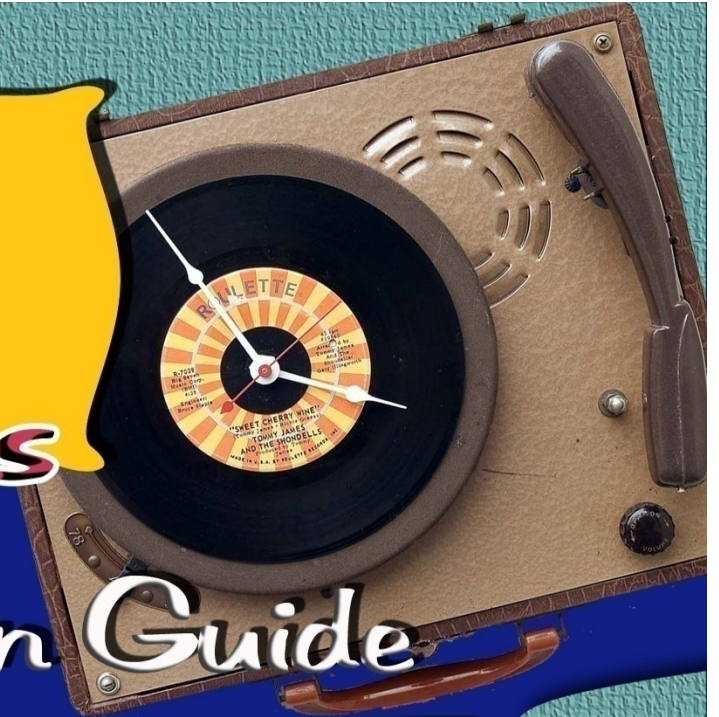


The Good, The Bad, & the Ghetto Fabulous

Lesson Guide & Cautionary Tale



**CREDIT
UNION**

VALLEY



Our CEO Mike Wark

Without his support
and faith in what we
wanted to do...

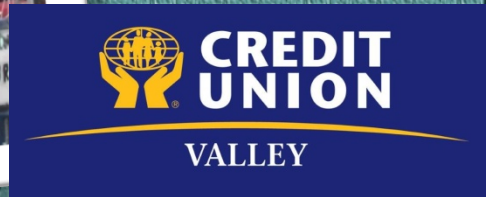


Lesson 1

The work doesn't end
just 'cause they came
through the door

Random Currency

Ringtone Available



Skate park sponsorship





ok...not the actual line up

Lesson 2

Know when to get out while the
going is good

Valley Credit Union Apple Blossom Idol



RidgeFest Concert



Glow in the dark confetti filled beach balls to bounce around the crowd

Lesson 3

Invest in a good program to make
life a little easier



Stories



Games



Colouring Pages



Jokes



Send in a Joke



Try This Out!



Apple Smile Treats

What you need

- smooth peanut butter (substitute for allergies)
- a red apple
- lemon juice
- miniature, white marshmallows

What to do

Ask your parents to slice the apple into eighths. Now, squeeze a little lemon juice over all the slices. Place four or five miniature marshmallows on one apple slice. Spread peanut butter on one side of another slice. Finally, place the peanut butter apple slice on top of the marshmallows to make a smile! Yum.

JOKE BOX

Q: How do you make a tissue dance?

A: Put a little boogie in it.

Dante, Age 9

Wow. LOL. That's so funny!
Send me your joke at the Kirby Kangaroo site.

POLL BOX

The Poll: What is more fun?

- A) Arts & Crafts
- B) Playing Outside
- C) Family Game Night

Cast your vote at the Kirby website today.



Kirby's Kids

This is Gracelyn. She lives in Canada with her family. She is a Kirby Kangaroo® Kid. She loves to play in the garden and do memory games with her mom and dad. Someday, she wants to be a ballerina or a princess. Her mom told me that Gracelyn likes to send me jokes and play games at my website. "I like to hop and play and laugh, just like you," says Gracelyn. "I like you, Kirby Kangaroo."

I like you too, Gracelyn. Be sure to send me more jokes. They are funny!

Kirby's Adventures

Every summer I go out and see as much of the world as I can. It is a lot of fun. This summer I helped clean up several parks and even visited your credit union.

I love parks. There was this one park that was full of garbage. It made me sad. So I found my Kirby Kids and we started picking up the trash. We found old tires, toys, and cans. When we were done, we took the cans to the recycling center and had \$23.05 from recycling.

We decided to buy doggy bags for people who come to the park. A pack of 500 bags was \$15.00. I bought each one a freeze-pop for 50 cents. That left 55 cents that we used to make "Litter" signs with a big piece of paper. Now the park is a clean park. And the local kids love it. I'll keep it extra clean.

If you are looking for a way to earn some money, try finding cans around your neighborhood. Each one can be worth up to 10 cents! That "can" can add up fast.

If you saw me in your town this summer, I hope you got to say "hello." I love seeing all my Kirby friends. It is a lot of fun to be Kirby Kangaroo.



Money Smart

Saving, Spending & Sharing

When you save money at your credit union, you are saving for something like a new bike or video game. It is also important to spend some of your money and give some to charity, with your parent's help.

Where should you put your money? Ask for a Kirby Build-A-Bank at your credit union and start today.

Super Kirby Squishy Color Changing Ball

Go to your credit union and see what toys you can earn!



CREDIT UNION

VALLEY



teens financial network

BUDGET

UNIVERSITY

CREDIT

SAVINGS

CARS

CHEQUING/DEBIT

JOB



CHARGE TEENS FINANCIAL NETWORK

The Classic Back Pocket

Winter 2013 Newsletter

Like us here

www.inchargenetwork.com

5827 Hwy 18 PO Box 70
Valley, CA 94748

CLAIM YOUR YOUTH

What does Claim Your Youth mean to you?

Take a picture, write an essay or shoot a video and tell us what Claim Your Youth means to you. Post it to the ClaimYourYouth page on Facebook. Your entry could win you a \$250 iTunes card and the admiration from teens everywhere. Be creative. Be adventurous. Be smart. Just don't be late with your submission. Deadline is March 1, 2013. Post yours to the ClaimYourYouth page on Facebook with your email address and the words "What Claim Your Youth Means to Me." Someone is going to win. It might as well be you.

Getting a Job

Making money is a great thing. But first you've got to get a job. Check yourself with these quick tips for finding and getting the job you want.

Who Can Work?: In the U.S. and Canada, there are labor laws to protect kids and teenagers. Check your area's fair labor standards for the minimum age to get a job. Then get your CV or resumé ready.

Clean Up Your Online Life: Sure, you've got a social media life. But do you want an employer seeing photos of you from last Friday night's party? The correct answer is "No Way!" Skip the party and still be able to get a hold of yourself. Your friends will still be able to get a hold of you and your new boss will think you live a very quiet, career-minded life.

Be the "it" guy: You can dress nice for the interview, just not too nice. Try to dress like the people who work there. If they wear khakis and a T-shirt, then you're cleared to dress like that at the interview.

Don't Mumble: If your parents and teachers are constantly saying, "What?" then you might be a mumbler. Be sure to speak up when you're at an interview.

Prepare Yourself: Bring several copies of your CV. And be sure to bring a pen and paper to take notes.

Small Coins Add Up to BIG Dreams

by: Hazeena Sabree

Since then, I have learned the responsibility of saving money and coming up with financial strategies to make money. I earned every penny. Now, I am earning money through a business my cousin and I started. We're selling cookies for \$1 each. People love these things. We're well on our way to becoming successful, young entrepreneurs.

Establishing and Managing Credit

Take a picture, write an essay or shoot a video and tell us what Claim Your Youth means to you. Post it to the ClaimYourYouth page on Facebook. Your entry could win you a \$250 iTunes card and the admiration from teens everywhere. Be creative. Be adventurous. Be smart. Just don't be late with your submission. Deadline is March 1, 2013. Post yours to the ClaimYourYouth page on Facebook with your email address and the words "What Claim Your Youth Means to Me." Someone is going to win. It might as well be you.

Below are some tips on how you can manage credit well.

- Start with one credit card and use it only when you really need it.
- Start with a low credit limit.
- Pay as much as possible each month to avoid finance charges.
- When applying for a card, pay attention to annual fees, late payment fees, and fees for cash advances.
- Get a copy of your credit report at least once a year and check for errors or outdated information.

Need Help?

If you have questions about managing credit or any other financial topic, please call or come by the Credit Union. We'll be glad to help!

Make Credit Work for You

Credit can be an asset to your lifestyle if used wisely. For example, it can help you buy a car, get some new clothes, or take a vacation.

What's better? A laptop or tablet?

The Laid	The laid
Laptop!	Tablet
Power & price	Fashion over function
Fits in a backpack	Fits in a purse
More memory	More fun
More games	More apps
Gamertag	Price tag

School Lessons

by: Kevin Pickett

Joining the military is also a great option for those who want to serve their country before starting their careers. The military can build character, morals, and confidence. Plus you'll get into really good shape, earn money toward school, learn valuable skills, and get health benefits while you're serving. Also, military service looks great to employers.

In any case, try to find ways to save money before leaving for school. Start looking for textbooks online, search out inexpensive apartments or student housing with low rent, and never, ever set foot on campus without a solid financial plan. You'll just end up back home, living with your parents for another 18 years.



MEMBER SERVICES

[Home](#)
[Log Out](#)

ORDERING

MARKETING HELP

CUSTOMIZING

INFORMATION

TOOLS

HELP



Welcome, Valley Credit Union, to the Member Services area. From here you can manage your nCharge program.



Product Ordering

- Order Newsletters
- Newsletter Pricing
- Order Print Materials
- Order Club Products



Help for Hosting Educational Events



Customizing the Program

- Custom HOMEPAGE Message
- Custom Autos Message
- Custom Budgeting Message
- Custom University Message
- Custom Chequing/Debit Message
- Custom Credit Message
- Custom Jobs Message
- Custom Savings Message
- Privacy Policy
- Customized Links
- Upload Your Credit Union Logo



Your Information

- General Information
- Credit Union PO Box
- Credit Union Street Address
- Mailing House Address



Tools

- Marketing Manual (PDF - 226K)
- Logos and Links
- Implementation Plan (PDF - 12k)
- Newsletter Order Deadline Dates
- Model Text for Letters to Kids Entering Teen Program
- Sample Press Release(right click and 'Save Target As..')
- Letter to Schools
- Letter to Parents



**CREDIT
UNION**

VALLEY

Lesson 4

Youth attracts Youth

8 Branches & 8 Reasons to work with us



No Nights-No Weekends

You have your nights and weekends to yourself. We work daytime hours only.

You Make a Difference

We believe in empowering our staff to make decisions & enjoy meaningful work. You have a voice.

Community Spirit & Involvement

Be a part of the community to improve where we work and live. We support our local communities thru various events & projects.

The Rungs On The Ladder Aren't Far Apart

We believe in promoting from within. There is room for advancement & programs to help get you there.

Culture Comfort

We offer an inviting, participative environment that values work/life balance.

Staff Events

We enjoy getting together & having a good time. We host numerous staff functions for **free** such as Upper Clements Park Day, going to the movies, Christmas Parties etc...

Continuing Education

We will pay for you to continue to take qualified courses and update your skills.

Benefits Package

We offer a competitive compensation package including variable pay incentive as well as a full menu of benefits and perks.



CREDIT UNION

VALLEY

Getting You There™



8 Reasons we want you to work with us



You Believe In Going The Extra Mile

You're not satisfied with "satisfactory". You strive for a high standard of excellence.

Customer-Owner Service

You pride yourself in your customer service skills and enjoy interacting with others. You are committed to providing "positive memorable experiences" for our customer-owners.

Adaptability To Change

You view change as a new opportunity and go with it.

You Don't See "Sale" As A Four Letter Word

We believe in identifying our customer-owners financial needs & matching them up to the best products to satisfy those needs. You too believe in this mantra.

You Strive To Get Things Done Correctly

You pay attention to detail...

Listening, Understanding & Responding

You want to understand people. You can appreciate not only what a person is saying but why they are saying it and how to respond to it.

Teamwork & Co-operation

You work well with others and enjoy being a part of a team. You share a sense of responsibility with other members of the team to achieve Valley Credit Unions goals.

Strategic Orientation

You can link day-to-day tasks to Valley Credit Unions' business objectives.

Bill Falconer

VP Organizational Development

5682 Hwy1 Waterville NS B0P 1V0

Tel 902.538.4516 Fax 902.538.4529

b.falconer@valleycreditunion.com





Here we are at
NSCC Kingstec
Campus

Lesson 5

Develop partnerships and
be where they are

Let's
PLAY BALL!



Kelly Gruber Blue Jays Baseball Camp





Demolition Derby – Credit Union Crusher

BUS TICKET

\$65

STUDENT
Subject to conditions on back

JULY 2012

We think you'll love our GLOBAL PAYMENT MasterCard... Did you know it accesses YOUR chequing account for free?

MOBILE BANKING
to save YOU time & effort

SCAN ME



CREDIT UNION VALLEY

Kings Transit
The Friendly Bus Service

\$65

STUDENT
Subject to conditions on back

JUNE 2012

lovin' our GLOBAL PAYMENT MasterCard... It accesses YOUR chequing account for free!

focused on me

MOBILE BANKING
Bank on the bus to save YOU time & effort



CREDIT UNION VALLEY

Kings Transit
The Friendly Bus Service

0001

3.4

Personal Loans, Lines of Credit, and Overdrafts



VALLEY
drive-in



Denise says that math skills are key to the performance of her duties at work.

MATH ON THE JOB

Denise Morine works at Valley Credit Union. The credit union has 8 branches in Nova Scotia's Annapolis Valley. At work, Denise is responsible for producing financial statements, branch profit reports, and other reports used by management.

Denise also produces monthly and annual budgets for Valley Credit Union. The calculations she completes for the budgets include interest calculations. "I do interest calculations for numerous items when it comes to our annual budgeting process. I have calculations in the monthly budget for customer-owner loans, lines of credit, mortgages and overdrafts," says Denise.

Though computer programs help her with the mathematical aspect of her job, Denise says that it is important to be able to understand and do the calculations without technology. "Even with extensive use of computers, you still need to have math skills to understand how to use the software properly," she says.

Assume that a budget Denise produces includes calculations for a loan of \$12 000.00. The term for the loan is 4 years and the monthly payments are \$277.20. How much interest will be paid on the loan over 4 years?

EXPLORE THE MATH

loan: money that is borrowed for a specific term, to be paid back with interest

amortization period: the time required to pay back a loan

line of credit: an approved loan amount that you can draw on as needed, with interest charged on the money used

overdraft protection: an agreement with a bank that allows you to withdraw more money from an account than you have in it, up to a specified amount

Generally, it is a good idea to wait until you have saved up enough money to buy something. Sometimes, though, it makes sense to borrow money for something, and then pay it back over time. For example, you might need to pay for college, which will help you get a career. Or you might want to buy a vehicle so you can transport tools to your job. In both of these cases, you may need to take out a loan. There are various ways you can borrow money.

- A **loan** is an amount of money that you borrow. You receive the full amount of the loan when you sign the agreement, and interest is calculated from that date to the final date of the loan. The length of time required to pay off the loan is called the **amortization period**.
- A bank **line of credit** is an approved loan amount that gives you quick access to money in case you need it in the future. It has a credit limit, similar to a credit card, and interest is charged on the amount of money used.



Bollands Driving Solutions

Lesson 6

Don't be fearful to directly market
to them



gas in the parents car: \$10
 jeans that didn't meet approval: \$100
 hanging with friends: \$30
 feeling of independence...priceless

there are some things money can't buy



for everything else there's Debit MasterCard®



VALLEY
Getting You There™

Cecijee

How would you like to have in your pocket, a card that looks like a credit card and offers all the same features as one without racking up any debt..? If you answered yes, then we've got the card for you...

Why use your debit card when Valley Credit Union is offering you the Global Payment MasterCard® that simply debits your HeadStart chequing account, and since you don't pay any service charges you can use it for FREE.

Here's why we think you should have one:

- ✓ If you want, **earn points** from Choice Rewards® to get stuff for Free (the first year is free, afterwards we will charge you 8 bucks annually for this)
- ✓ **Extended Warranty** - this means if you break your Ipad® Touch, and you have paid for it on your Global Payment MasterCard® you have an additional year's warranty
- ✓ **Purchase Protection** - if you have just bought tickets on the card for your favourite band and then they get stolen, you may be covered...
- ✓ Think of how easy it would be to top up your cell phone minutes as you now have a "MasterCard"
- ✓ **Shop online safely**
- ✓ Potentially receive money back in your hand from Valley Credit Union's patronage rebate program
- ✓ **Learn how to be responsible with money before you're on your own...**

Now you can do all those things that you wanted, but needed your parents card for. We'll contact you shortly to talk about it.

Now here is the small print. ©
 To get this card ordered & get you on your way to using plastic responsibly, we do need your parents' permission.

www.valleycreditunion.com



Lesson 7

Know how to Connect and
Engage
...on their terms

Zach

*You could
Be a Winner...*

Bring this stub
to your Branch
& be entered to
win 1 of 4 iPad2s

* Contest closes Dec 14th, 2011

Draw date
Dec 16th, 2011

N

Y

Can we Text u?

Like us



Scan Me



Celebrate
your
independence
with Debit
MasterCard
...Priceless



Win Me!

Name:

Email:

Phone #:



Lesson 8

(And the most important I might add)

Engage your staff - you
can't do it alone.

Unless you're a fan of
Adavan...

THE VAULT OF THE FUTURE



Send Money anytime with Ease.

Interac® e-Transfers now available

RU ↓ 25?
We want to know what you're thinking...

JOIN OUR YOUTH COMMITTEE



CREDIT UNION

VALLEY