



# iCount

THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

TEEN QUARTERLY NEWSLETTER

## How to Have a Great Summer

You couldn't wait for school to end and summer vacation to begin. Now that it's here, you're finding that you don't always have enough things to do to fill the (longer) days. It's hard to admit, but you might be a little bored! Here are a few ideas of cool things to do on hot summer days:

- Plant a garden and grow your own fruits and veggies.
- Have a pool party.
- Sign up for a 5K race or walk for charity.
- Have a fun selfie shoot with your BFFs.
- Help the 'rents — pitch in by mowing the lawn, babysitting or doing dishes.
- Tie-dye some old tee shirts.
- Host a bake off.
- Read a new book every week or so.
- Try something you've never done before: Skateboarding? Laser tag? Cleaning your room?
- Get a job or volunteer.



# Your Credit Union & You

Your credit union is special—and not just because you're a member! Why? Because credit unions have always been known for helping people. That includes helping younger members—like you—learn to save money and make smart decisions about spending it.

Many CUs try to help their communities by offering financial education in schools. Other CUs offer special savings (and even lending) programs for teens (and for younger kids).

## What Makes a Credit Union Different?

- **Not-for-profit.** Credit Unions exist to serve their members, not to make a profit. Earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.
- **Ownership.** Each credit union member has equal ownership and one vote -- regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.
- **Volunteer Boards.** Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.
- **People Helping People.** Credit unions exist to help people. The credit union's goal is to serve all of our members well, including those of modest means. Every member counts! The same people-first philosophy causes credit unions and their employees to get involved in community charitable activities and worthwhile causes as well!



(Adapted from CUNA.org)