



Valued Member, Teach Your Kids Good Financial Habits!

Credit cards, debit cards and internet shopping have made spending very easy and losing track of your spending even easier. Money can slip in and out of your financial accounts without you ever touching a dollar bill or check. In our fast-paced, electronic world, it is vital to teach your children good spending habits now to set them up for financial success in the future.

Here are some tips to help your children learn about finances:

- **Give them experience early.** Take your children shopping with you often. Give them a mini shopping list with a budget, and teach them how to spend only what is in their budget. If they can't afford everything, they must decide what will be put back to buy another day.
- **Re-enforce the value of money.** Giving kids actual cash makes money seem more tangible rather than simply electronic data. Allowing kids to complete chores for money will also help them understand the value of a dollar.
- **Set savings goals for them.** Help your children understand the benefit of long-term saving verses instant gratification. Don't buy a candy bar this week, and next week you will be able to afford the toy you want.
- **Open their own account.** Teach them to always check their account balance before making any purchases, especially if they have a credit card. Their credit card account balance should never be higher than the balance in their checking or savings account.
- **Take advantage of the holidays.** If your children receive money as presents this year, teach them not to spend it all right away. They should put at least 10% of everything they receive in savings.



Above all, remember that you are their role model for learning financial habits. If you are not handling your finances well, your children will follow your example. Keep your finances in order, and encourage your children to copy your techniques.

Looking for more ways to help your children become financially responsible? United Methodist FCU can help! Give us a call at 1-800-245-0433 for more information about opening an account for your son or daughter.



Valued Member, Your UMFCU VISA Will Help You Cover Holiday Expenses!

The holidays can be an expensive time for many families. Whether you are in need of some additional cash or just want to trim down your monthly credit card bills to cover additional expenses, a [UMFCU VISA card](#) can help!

Right now, you could qualify to receive **0% APR* for 6 months** on all balance transfers, cash advances and purchases to your UMFCU Platinum VISA account. This incredible rate means you'll save big during the holiday season when you need it most.

- Transfer a balance from another credit card to lower your monthly payments
- Take out a cash advance to cover expenses
- Purchase gifts and pay no interest for 6 months

Call us at 1-800-245-0433 today to find out more about this great rate, and start saving with a UMFCU Platinum VISA account today!

*APR = Annual Percentage Rate. Rates as of November 2, 2009. Rates are subject to change and are based on borrower's credit history, credit score and available credit. Special offer available for a limited time only.

Refer a Friend and Earn Spending Money!

Give the gift of Credit Union membership this holiday season! If you know of someone who could benefit from a UMFCU membership let them know. **We'll give you \$20 for each person you refer** who opens an account with us!



You can also help raise money for your church by scheduling a Membership Drive. We'll set up a booth at your church's location and give your organization \$20 for every person who signs up for membership during the drive!

Call us at 1-800-245-0433 to find out how you can start referring your friends and family or to set up a Membership Drive for your church or organization. [Visit our web site](#) for more information about our Referral Rewards program.



United Methodist FCU Board Nominations



We are currently accepting applications for anyone interested in running for the UMFCU Board of Directors. If you are interested, please submit your request and qualifications to:

UMFCU Nominating Committee
PO Box 60651
Montclair, CA 91763

Applications must be received no later than December 31, 2009.

Holiday Closures

Just a reminder, our branch offices will be closed in observance of the following holidays:

- **Veteran's Day** - Wednesday, November 11th
- **Thanksgiving** - Thursday, November 26th & Friday, November 27th

United Methodist Federal Credit Union

1-800-245-0433

Email: memberservices@umfcu.org

www.umfcu.org

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